

LIVING IN THE SHADOW OF AFFLUENCE

An Assessment of the Needs of
Homeless People in San Mateo County

Prepared for

The Hunger and Homeless Action Coalition
of San Mateo County and the
San Mateo County Board of Supervisors

by

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A PERSONAL NOTE

Mary is a seven year old homeless child from San Mateo County. During the past three months, Mary has lived in a car, in a park, and on the beach. She is no longer in school, she misses her friends, she only has one toy to play with and she is often hungry. When I last saw her, Mary, her mother and her two brothers were leaving their cramped, cockroach infested motel room to live, once again in their car. The money had run out, they had not been able to find an apartment they could afford and there was no room at any shelter in the county. As I left the motel, Mary was playing on the sidewalk with some stones and soda cans which she had piled together. When I asked her what game she was playing she replied, still smiling:

"I'm playing house. You see, we don't have a house of our own, so I thought I'd build one"

Sometimes solutions to homelessness seem very simple when seen through the eyes of a child.....

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HUNGER AND HOMELESS ACTION COALITION NEEDS ASSESSMENT ON HOMELESSNESS

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INTRODUCTION

In the course of undertaking this needs assessment, a wide variety of opinions and perceptions were expressed about homeless people. At times they were described as drug addicts, alcoholics, severely mentally ill or just people who refuse to help themselves. At other times they were described as victims of a society that has failed to address the problems of affordable housing, child care, health care and the increasing gap between the rich and the poor.

All of these diverse views hold some element of truth for some homeless people, just as they do for the population generally. They also reflect our confusion and concern about homelessness, and our search for the causes and hence the solution to the problem.

The purpose of this needs assessment was to accurately understand the nature, extent and causes of homelessness in San Mateo County so that facts, rather than subjective opinions, would inform future policy decisions and actions to address the problem.

During 1990, the Hunger and Homeless Action Coalition of San Mateo County completed surveys and in depth interviews with 324 homeless people, 43 programs serving the homeless population, a telephone survey of the business community and an analysis of affordable housing in the county. The major findings of this needs assessment are presented here along with action recommendations that need to be implemented in 1991 and 1992.

It is clear that San Mateo County stands at a crossroads with regards to homelessness. On the one hand, the county can try to maintain the status quo. This means preserving services that are generally of high quality but rarely provide more than band-aid and short term assistance. The consequences of this approach are clear. Increasing numbers of homeless people will seek assistance from services that are already buckling under the demand. The current crisis will deepen, more homeless people will be seen on our streets, and efforts to control the crisis will result in a drain on all county services. This will ultimately result in the exodus of lower income people from the county because they can no longer afford to live here.

The alternative is to take a strong leadership position and develop a comprehensive response to homelessness that will serve as a model to other counties and local jurisdictions. If this alternative is chosen, recommendations in this report represent a way forward - they must be viewed as a whole. Homelessness can only be addressed effectively if every aspect of the problem is tackled comprehensively.

Clearly, San Mateo County and all of its residents have a choice to make based on their values, their resources and their priorities.

THE EXTENT OF THE PROBLEM

"Some days I feel like I'm invisible. People don't look at you when you're homeless or else they think it's your fault. I guess it's easier for them to pretend I don't exist or blame me. Then they don't have to do any thing about it. That really frightens me. Frankly, it should frighten everyone in this country."

An employed homeless man living at
the Winter Shelter.

It can be conservatively estimated that 8,665 men women and children experienced an episode of homelessness in San Mateo County between March 1989 and February 1990. This figure does not include those homeless people who did not seek assistance from current services.

64% of homeless people surveyed said they were homeless for the first time and 80% of them had been homeless for less than a year. Service providers reported that 43% of clients were homeless for the first time and that 96% of all clients had been homeless for less then a year.

83% of homeless people surveyed considered themselves to be residents of San Mateo County. Service providers reported that 84% of homeless clients were residents of San Mateo County.

Of the homeless clients that came from San Mateo County, service providers reported that they came from the following areas:

North County	38%
Central County	27%
South County	31%
<u>Coastside</u>	<u>4%</u>
Total	100%

LOW-INCOME HOUSING

I'm very angry about this problem. What makes me angry is that my fellow citizens are left to sleep on the streets . America is looking more and more like Calcutta every day."

A homeless service provider

FINDINGS

In the past decade the federal government has reversed its commitment to provide low-income housing in America and reduced the federal housing budget from \$31.5 billion to \$7.5 billion in 1989.

The problem of affordable housing is most severe in the Bay Area where there are twice as many low income renter households than there are low cost rental units. The median advertised rent for a two bedroom apartment in San Mateo county is \$805 per month - among the highest in the nation.

In the 1980's, 8,218 housing units for low and very low income people were needed in San Mateo County and only 1,250, or 15% were produced. This contrasts starkly with the fact that 86% of all residential construction goals were met county-wide.

There is at least \$2.5 million in Redevelopment Agency funds county-wide that are set aside for the development of low income housing but there is no comprehensive sub-regional planning mechanism between City Redevelopment agencies and the county to create and implement a low-income housing development strategy county-wide.

The reason for the difficulty in developing low income housing that was stated most frequently by housing professionals was neighborhood opposition to any development that was not expensive single family dwellings.

Existing subsidized housing programs for low and moderate income people, which allow one third of their income for rent and utilities, only affect 2.5% of the total number of housing units in the county. They are functioning at capacity and are inadequate to meet the need.

At least 787 units, or 22% of the existing subsidized housing in the county may be at risk of converting to market rates by the year 2008.

The inadequate supply of low income housing in San Mateo County has had the most severe impact on low and very low income households. 35,000 low income households are paying an excessive amount (over 25% of their monthly income) for housing and 12,140 lower income households are identified as needing rental subsidies. However, there are only about 5 - 6,000 housing subsidies or subsidized housing units county-wide and these are fully utilized already.

ONE YEAR RECOMMENDATIONS

Hunger and Homeless Action Coalition and San Mateo County prioritize their lobbying efforts at the federal and state level to support legislation that will increase federal and state budgets for low income housing development, expand rent subsidy programs for low and very low income people and preserve existing subsidized housing.

San Mateo County take a leadership role with the cities in developing a sub-regional planning mechanism to develop or purchase existing housing for low income people using Redevelopment Agency funds.

County Housing Task Force prepare and widely publicize an annual low income housing report card showing the number of low income housing units needed and the number produced, by each city, and for the county overall.

TWO YEAR RECOMMENDATIONS

San Mateo County obtain agreement from Mayors of three cities in the county that they will serve on the Bay Area's Task Force on Homelessness.

San Mateo County in conjunction with the Hunger and Homeless Action Coalition and the cities develop a neighborhood acceptance strategy for low income housing development in the county.

San Mateo County coordinate and manage its existing resources within the Housing Authority, Housing and Community Development and Social Services Department to increase and target the development of a joint program of welfare benefits and housing subsidy for the working poor and recipients of General Assistance and Aid to Families with Dependent Children.

San Mateo County and cities develop at least 12,000 units of subsidized housing and/or rental subsidies to begin to meet the identified need.

HOMELESSNESS PREVENTION

FINDINGS

The greatest majority of homeless persons surveyed, 77%, stated that they needed assistance with paying first and last months rent and a security deposit to obtain their own apartment.

The 1990 maximum rent allowed by the Federal government for a very low income family of four living in subsidized housing in San Mateo County is \$675 per month. If they cannot obtain subsidized housing they will have to seek housing in the open market where the median rent level for a two bedroom apartment in the county is \$805 per month. This \$130 monthly housing subsidy determines whether a family becomes homeless or not.

The Season of Sharing fund raising program provided \$128,322 in 1990, distributed to the seven core service agencies, to assist homeless people obtain housing or to prevent people from losing their housing. These funds have been expended by October of each year due to the demand for this type of service.

There are very few programs in San Mateo County that provide economic assistance to families to pay the rent when they are in an economic crisis so that they can retain their housing. These rental assistance programs are not only limited in terms of the resources they have to offer but they also report having to refuse help to many families who apply because the family income will continue to be inadequate to meet their high rent payments even if they were provided with temporary assistance.

Federal regulations and available rental subsidy certificates and vouchers from the County Housing Authority are totally inadequate to meet the need of low income people who cannot afford market rate rents in the county. Also, this situation does not make these subsidies available to families or individuals who have graduated from the existing transitional housing programs in the county. This means that they return to live in market rate apartments with higher rents than they can afford only to be in jeopardy of becoming homeless again.

The Sheriff's department estimated that they handle 35-40 evictions per week in San Mateo County or about 2,000 a year. It is not known how many of these evictions result in homelessness.

About 135 calls per week are received on the Landlord Tenant Hotline and one third of these are eviction related. Yet, there are inadequate staff resources to handle the number of calls for information.

There is currently no connection between the court system handling evictions and the Social Services Department and other agencies working with the homeless.

Counselling of tenants who are behind with their rent and live in public housing does occur and the eviction rate of public housing tenants is very low. This demonstrates that when people do have subsidized housing they can retain it.

ONE YEAR RECOMMENDATIONS

San Mateo County expand the existing rental loan and rental assistance programs to help families and individuals retain their housing. Special emphasis should be placed on expanding resources to the core services agencies who administer Season of Sharing funds which are raised through donations.

The County Housing Authority seek a waiver of federal regulations to enable rental subsidy vouchers and certificates to be used for those homeless families needing to leave transitional housing programs and obtain permanent subsidized housing.

San Mateo County and the Hunger and Homeless Action Coalition advertise the availability of these services through the Landlord Tenant Hotline and at the Municipal Court for people who have already received the Unlawful Detainer form at the beginning of the eviction process.

San Mateo County develop and strengthen the Landlord Tenant Hotline so that all calls for assistance can be responded to promptly.

TWO YEAR RECOMMENDATIONS

Hunger and Homeless Action Coalition in conjunction with San Mateo County develop a homelessness prevention program county-wide.

Landlords be encouraged, through a publicity campaign, to advise their tenants of homelessness prevention services when they first detect that tenants are having difficulty with paying rent.

HOMELESS SERVICES OVERALL

"The whole thing is a sham. You just get sent from one place to another and then another. No one can really help. I call it the run around. It'd make a good joke if my situation wasn't so serious."

A homeless single parent
with two young children.

FINDINGS

44% of homeless people surveyed described their experiences of services received as generally positive but a significant 42% reported negative experiences, such as extensive red tape, being referred from one agency to another without getting any real help and feeling devalued or sub-human.

Service providers reported that one of the three top factors that kept people at risk of remaining homeless was that there was no unified case management system county-wide to work with people over a longer period of time to really resolve the reasons they became homeless in the first place.

Service providers also reported that in addition to the development of affordable housing and transitional housing programs, one of the top three new services they would like to see developed is a case management system with a unified database that enabled service coordination.

It is extremely difficult to obtain accurate data about homelessness in San Mateo County. 63% of service providers had to manually tabulate data required for this needs assessment by examining each individual client record and 19% kept no separate data about their homeless clients.

Currently, there is no single point of accountability for service planning, coordination and development. This results in gaps in services, and competition as opposed to collaboration to obtain and maintain scarce resources.

Services are provided with minimal, if any, formal input from homeless people themselves and there is extremely limited emphasis on self-help programs that restore and sustain personal pride and dignity.

ONE YEAR RECOMMENDATIONS

San Mateo County fix accountability for homeless service planning, coordination and development at a senior enough level in the organization to address the interdepartmental nature of the problem as well as the interface between the

county and the cities and the non-profit community agencies.

Hunger and Homeless Action Coalition research homeless self-help and advocacy programs operating elsewhere and in conjunction with the county, create opportunities for homeless experienced people to develop such programs in the county and have formal consumer representation about homeless policies and programs.

TWO YEAR RECOMMENDATION

All public and non profit agencies who serve homeless people and receive county funds participate in a unified and consistent data collection system about homeless clients in order to inform policy makers and funding sources about the extent and nature of the problem.

A case management system be designed and implemented county-wide in conjunction with existing service providers.

HOMELESS CHILDREN

"I just wish that I could have a good future. I need a house, a better bed (my bed is broken) and better shoes."

A 10 year old boy living with friends because his mother is homeless.

FINDINGS

Of the unduplicated total of homeless people seeking services in the survey year, 59% were adults and 41%, or 3,552, were children.

48% of the homeless adults surveyed had children.

54% of the homeless people who had children living with them said they needed child care.

Service providers reported that 35% of homeless clients were families with children.

Service providers reported that 4% of homeless clients were homeless youth.

Community Living Room is the only outreach and drop-in center for homeless youth in the county and there is no specific program in the county to serve homeless children under the age of 12. Most shelters and transitional housing programs do not have adequate play space or facilities for children.

ONE YEAR RECOMMENDATIONS

San Mateo County establish a Homeless Children's Special Task Force to identify and meet the needs of homeless children and youth. This Task Force will include but not be limited to representatives of the Children's Executive Council, Family and Children's Services Advisory Committee, the Children's Committee of the Hunger and Homeless Action Coalition and the Child Advocacy Council.

Hunger and Homeless Action Coalition coordinate meetings between homeless service providers and the Child Care Coordinating Council to increase the use and provision of affordable child care for homeless families.

San Mateo County ensure that in any future development of shelter and transitional housing programs for homeless families adequate facilities are provided to meet the needs of the children who will live there.

EMERGENCY SHELTER AND TRANSITIONAL HOUSING

"When we had our own place, everything was there, like the TV and phone, neighbors and friends. School was nearby. I wish I had a home and I wish I had more courage."

A 13 year old homeless boy living in a shelter

FINDINGS

Emergency shelters and transitional housing programs in the county were only able to serve 2,318 homeless people during the survey period compared to the conservative estimate of 8,665 people who were homeless. For every one homeless person who received shelter or transitional housing services, at least three other homeless people could not receive these services if they requested them.

50% of homeless people surveyed said they needed transitional housing services.

35% of homeless people surveyed said that they needed emergency shelter.

Service providers reported that they were unable to provide shelter to 77% of homeless clients who requested this kind of help because of budget limitations or lack of space in existing programs.

Service providers reported that 19% of homeless clients were survivors of domestic violence and San Mateo County Battered Womens Services reported that they could not provide shelter for 60% of clients who needed it.

Service providers reported that 8% of homeless clients were Veterans and 10% were people released from jail.

When service providers were asked what existing services needed to be expanded the majority responded that they wanted to see the expansion of transitional housing of all kinds as well as a 24 hour emergency shelter service with support programs that is available year round.

ONE YEAR RECOMMENDATIONS

San Mateo County develop three 24 hour, year-round emergency shelter programs for families and adults with support services and day facilities in North, Central and South county.

TWO YEAR RECOMMENDATIONS

San Mateo County triple the county's existing service capacity of transitional housing for homeless families.

San Mateo County triple the county's existing service capacity of transitional housing for single adults some of which should provide specialized services for single homeless people with special needs e.g. Veterans, jail released etc.

San Mateo County develop one more battered womens shelter with an associated transitional housing component.

AID TO FAMILIES WITH DEPENDENT CHILDREN HOMELESS PROGRAM

FINDINGS

Only 13% of homeless people surveyed said that they received Aid to Families with Dependent Children (AFDC) as a source of income and service providers reported that only 21% of homeless clients received AFDC benefits.

The AFDC monthly benefit level for a family of four is \$824 or only \$19 less than the median rent level for a two bedroom apartment in San Mateo County.

The Social Services Department reported serving a total of 2,594 homeless family members through the AFDC temporary and permanent Homeless programs during the survey year. 58% of these people were children under the age of 14.

During the year ending June 1989, about 51% of families who were served by the AFDC Temporary Homeless program did not go on to receive assistance under the Permanent Shelter program and it is not known whether they remained homeless or not.

The Social Services Department reported that it spent \$893,750 (excluding administrative costs) in AFDC homeless subsidies from 4/1/89-3/31/90. About 50% of these funds were used to provide temporary shelter in motels for three to four weeks in any one year per family.

With the exception of families served by Child Protective Services and the GAIN program, there is no case management follow up or social work support available from Social Services to these homeless families living in motels. There is no data available to determine if this temporary shelter program helps families get out of their homeless situation. In other words, there are no outcome measures for the use of AFDC homeless funds.

Although 62% of homeless persons surveyed said they needed motel/hotel vouchers, interviews with families living in these motels revealed that they were living in cramped, filthy single rooms with their children at a cost of \$30 per night. None of the families interviewed believed that the AFDC homeless program had really helped them because during their motel stay they had still not been able to locate permanent housing that they could afford.

ONE YEAR RECOMMENDATIONS

San Mateo County research model programs elsewhere, such as the Emergency Housing Apartment Program in Westchester, New York, and other programs, that will offer these families the choice of accepting decent temporary shelter and will result in more permanent solutions for homeless families.

Through a coordinated effort of the Hunger and Homeless Action Coalition, Housing and Community Development Division and the Social Services Department, San Mateo County explore the possibility of developing a pilot program to redirect the use of some AFDC homeless funds to enable a non-profit organization to manage a transitional housing program for AFDC families that provides long term case management and is linked to permanent affordable housing.

TWO YEAR RECOMMENDATIONS

San Mateo County must develop housing for AFDC families that is affordable based on the benefit they receive in order to avoid an ever increasing number of these families becoming homeless. This means developing two bedroom apartments for AFDC families that rent for \$200 -\$250 per month.

GENERAL ASSISTANCE PROGRAM AND VOCATIONAL REHABILITATION SERVICES

"When I got a job they just cut me off GA. I felt like I was penalized for doing the right thing. I needed extra help to see me through the tough time I was in. GA rules seem planned to keep you under. No one cared that I was working again. It was very difficult and my wages still barely pay my rent.

A formerly homeless G.A. recipient

FINDINGS

There is no adequate data collected to determine if the General Assistance (GA) Homeless program is helping recipients get out of homelessness. Similarly, there

is no adequate data to determine if homeless participants in the Vocational Rehabilitation Services (VRS) program actually get jobs because this information is based on a low rate of self reporting by clients. There is no follow up in either program to determine program outcomes or effectiveness.

15% of homeless people surveyed said they received GA as a source of income.

Service providers reported that only 18% of homeless clients received GA benefits.

The Social Services Department reported that they served 2,470 unduplicated homeless people in the GA Homeless program in the survey year.

The Social Services Department reported that they spent \$810,611 (excluding administrative costs) in direct aid to GA homeless recipients from 4/1/89 - 3/31/90.

The maximum amount of savings that an individual is allowed to have in order to qualify for GA is \$50. This means that recipients have to come off General Assistance in order to save up for first and last months rent and a security deposit to move into a rented home.

70% of the GA Homeless recipients only received assistance for one or two months and did not return to seek assistance during the survey year. Only 2% of recipients received assistance for 7 months or longer and only 12% of homeless recipients returned to get benefits in the non-homeless GA program.

Approximately 668 people were denied services by the GA Homeless Program when they sought assistance. The most significant reason for denial was that information required to complete the application was not available.

46% of people who received G.A. Homeless payments were discontinued from the program. There are 29 reasons for discontinuance from the program. 71% of homeless people who were discontinued were reported as being subject to a 30, 60 or 90 day discontinuance because they were not following the requirements of the Vocational Rehabilitation Program.

ONE YEAR RECOMMENDATIONS

San Mateo County change the regulations to keep the maximum level of benefit the same after the first month even if rent is not paid because the person is homeless.

San Mateo County increase the savings limit to \$1,000, as has been done in Alameda County, so that homeless people can save enough money while receiving benefit to meet the move-in cost to a studio apartment.

San Mateo County establish a work disregard program for GA homeless recipients who get a job so that there is a positive incentive to obtain and keep employment while receiving GA and a long enough time to find and retain affordable housing.

San Mateo County establish a system for evaluating the effectiveness of the GA Homeless program and the VRS program for homeless people.

TWO YEAR RECOMMENDATION

Since the GA Homeless Program does not appear to do anything to resolve homelessness, public funding should be utilized to develop transitional housing programs for single people, single room occupancy boarding houses and affordable shared housing.

EMPLOYMENT

FINDINGS

The Association of Bay Area Governments reports that 47% of all new jobs created in the Bay Area paid less than \$14,000 per year and that the majority were casual or part-time with few, if any, benefits.

66% of homeless people surveyed said that they were unemployed but a significant 22% said they were working in either full and/or part-time jobs.

90% of the homeless people surveyed who were working were earning less than \$12,000 per year. This means that even if a family with this income was renting a two bedroom apartment in San Mateo County at the current median rent level they would only have \$49 per week to live on after paying the rent.

31% of unemployed homeless people surveyed said that the best thing that could be done to meet their needs was employment training or help finding a job that paid them enough so that they could afford a place to live in San Mateo County.

Service providers reported that 60% of homeless clients were unemployed but that 24% were working in a full and/or part-time job.

ONE YEAR RECOMMENDATIONS

San Mateo County develop a specific job seeking and employment training program for homeless people that takes account of the special difficulties they face in being job ready when they do not have a place to live.

Such a program should prioritize services to those homeless people already working who wish to upgrade their job skills in order to maximize their earning potential and to those homeless people who are recently unemployed.

MENTAL HEALTH

FINDINGS

Service providers reported that 15% of their homeless clients had a mental disability.

23% of homeless people surveyed said they needed mental health services.

33% of the homeless people who said they needed mental health services also stated that drug and alcohol problems was a reason why they were homeless.

Although mental health services in San Mateo County do provide comprehensive services to meet the needs of the seriously mentally ill homeless population there is no specific prevention service to address the emotional trauma and stress experienced by individuals and families who are homeless.

ONE YEAR RECOMMENDATIONS

San Mateo County should continue to support and prioritize the current joint work between mental health and drug and alcohol services to address the needs of dually diagnosed clients who are both mentally ill and substance abusers.

San Mateo County takes all possible steps to preserve funding to maintain services to homeless people who are seriously mentally ill, as these services are working

effectively and form a critical part of the service system.

TWO YEAR RECOMMENDATIONS

San Mateo County develop a specific mental illness prevention service for homeless individuals and families that makes mental health services available to all homeless people not only those with a serious disorder.

SUBSTANCE ABUSE

"If I was dealing crack I could make enough money in a week to get me and my family back in a place of our own. It's tempting - wages are so low. Sometimes dealing seems the only answer."

A homeless father

FINDINGS

23% of homeless people surveyed stated drug and alcohol problems as a reason for becoming homeless. Of these people, 7% were in a drug and alcohol program and 13% stated they needed such a program.

Service providers reported that 25% of homeless clients had substance abuse problems. Significantly, this was not stated as a problem for 75% of the homeless clients.

The greatest training need amongst staff of service provider agencies was training in identifying substance abuse as a problem amongst homeless clients and information about drug and alcohol services.

The Director of the County Drug and Alcohol Program reported an estimated 50% of clients served by these programs were homeless.

ONE YEAR RECOMMENDATIONS

Jointly, the Coalition and the County Drug and Alcohol program will coordinate training for homeless service providers about substance abuse.

San Mateo County develop improved coordination between homeless services and substance abuse services to increase awareness and sensitivity to the special needs of the homeless population and to ensure that homeless people who need substance abuse services and are ready to participate in programs can in fact obtain such services.

BUSINESS COMMUNITY ATTITUDES TO HOMELESSNESS AND AFFORDABLE HOUSING

FINDINGS

40% of businesses surveyed either did not know if homelessness was a problem in San Mateo County or thought that it was 'minimal'.

Business leaders thought that the leading cause of homelessness was drug and alcohol abuse, followed by mental health problems and high housing costs.

25% of those surveyed have considered moving jobs or operations from San Mateo County. About 66% of these businesses stated that the major reason for moving would be that employee housing costs would be lower in other areas.

About 75% of business leaders felt they would be willing to participate in future programs to help develop affordable housing or assist the homeless.

Homelessness did not have a significant impact on businesses but the issues of affordable housing were of concern and therefore, their involvement is more likely to be obtained in the area of affordable housing.

ONE YEAR RECOMMENDATION

Hunger and Homeless Action Coalition and San Mateo County undertake an extensive public education campaign amongst the business community and general public concerning the issues of affordable housing and homelessness to enhance understanding and knowledge about these problems and to promote their involvement in becoming part of the solution.

The business community represents a significant untapped resource and it is essential that San Mateo County join with the Hunger and Homeless Action Coalition in its commitment to undertake specific outreach to business leaders to involve them substantially in addressing the issues of affordable housing in the County.

LOW INCOME HOUSING IN SAN MATEO COUNTY



"It is so easy to see the glittering glass and steel office buildings and hotels that have come to symbolize our prosperity and not notice the homeless, the mentally ill and the working poor."

John L. Maltbie, San Mateo County Manager

1989 - Progress Seminar: Quality of Life and
Economic Viability: On a Collision Course?



....."When I finally plucked up enough courage to tell my father that my wife and I were homeless he was really understanding. He explained to me that there was a time in America, when he was younger, when you knew that if you worked hard and saved your money you could eventually own your own home and raise your family in a nice neighborhood. Well, here I am with my wife and baby in this shelter. I did everything right. I worked hard at a regular job. I saved the money I could - but I still can't make it. However hard I try my wages are too low and the benefits just aren't there to cover the doctor's bills for the baby. The rents are too high here and owning a home is a joke for people like us. My dad doesn't understand it and neither do I. What happened in this country? Did they forget about us and that they need workers like me? I don't want hand-outs. I just want a home I can afford so that my daughter has a good start in life."



This 24 year old homeless father vividly expresses the frustration felt by so many homeless people who were interviewed in this needs assessment. The views of homeless service providers also mirrored those of their clients, with their concentration on the lack of low income housing as the fundamental and root cause of homelessness. The emphasis on the lack of low income housing in these two surveys meant that an examination of this issue in San Mateo County was critical to our understanding of homelessness.

Making a link between the reduced availability of low income housing and the increase in homelessness is a controversial position to take. It involves an examination of federal and state policy changes and political decisions and how these have impacted the situation at the county and city level. Inevitably, this results in a shell game of fixing accountability for the problem that constantly shifts between federal, state, and local government entities - all of whom present an impressive array of reasons why they are unable to act to resolve the problems of affordable housing and homelessness in any comprehensive way.

Some people argue that there never has been an adequate supply of affordable housing, even when there were very few homeless people. The logical conclusion of this argument is that there is a very limited causal relationship between the lack of affordable housing and homelessness and that other reasons must be found to account for the problem.

Much has been written about the causes of homelessness. This has resulted in claims that the problem is a mental health issue or a substance abuse issue or that people choose to be homeless. These attempts to stigmatize all homeless people as sick, crazy, stoned or drunk and to define the problem in pathological terms has diverted attention away from the obvious fact that homeless people are people without housing.

It is indeed true that some homeless people are mentally ill, some are substance abusers, some choose to be homeless - but this is not true for all of them. The single common factor they all share is the inescapable fact that they have no home and that there is an insufficient supply of housing suitable to meet their needs. Principally, this means an inadequate supply of low-income housing.

An examination of the special circumstances of the last decade as it pertains to the demand for and supply of low income housing will illustrate that any actions to solve the problem of homelessness have to also address the development of low-income housing.



Finding In the past decade, the federal government has reversed its commitment to provide low-income housing in America.

The first American public housing program was created in the 1930's. The goal of the 1937 National housing Act is worth re-stating today:

To provide "a safe, decent and affordable home in a suitable living environment for everyone."

During the next 40 years, various federally funded programs were created that demonstrated the federal government's commitment to providing and subsidizing housing, especially for the poor.

In the 1980's, this commitment was reversed. The Federal housing budget dropped from \$31.5 billion in FY 1978 to \$7.5 billion in FY 1989, and has only increased slightly to 8.9 billion in FY 1990. As a percentage of the federal budget, housing expenditures declined from 7.4% in 1978 to 0.7% in 1988.

This reversal originated from concern about the increasing amount of federal dollars being spent on construction of low income housing and rental subsidy programs. In 1981, in an effort to limit outlays in rental subsidy programs, the tenant rent payment was increased from 25% to 30% of household income. The 1983 Housing Act eliminated authorization for further use of Section 8 rental assistance for new construction and substantial rehabilitation, except for subsidies associated with housing for elderly and handicapped persons. This program and a very limited amount of new construction under the public housing program remain as the only new construction subsidized housing through programs administered by HUD.

Currently, the number of families or units added to the rolls of existing subsidized programs, or those who were previously subsidized but receiving additional assistance, has dropped from approximately 325,000 per year in the late 1970's to approximately 100,000 now. Overall in 1990, the federal government provided assistance to approximately 4.3 million households nationwide. Data from the American Housing Survey states that 14.7 million renter households were either cost burdened (i.e. paying more than 30% of their income for rent) or were living in crowded conditions or physically inadequate dwellings. This means that 10.4 million households who apparently need assistance are not receiving any help from the federal government.

While these budget reductions were taking place in the subsidy of low income housing, the homeless problem became an increasing concern nationwide. This resulted in the passage of the Stewart B. McKinney Act in August 1987. This was the first comprehensive federal response to homelessness. This Act is perceived positively because it provides funds that would not otherwise be available to homeless people. Most significantly, it enabled the development of transitional housing programs designed to reintegrate homeless people into community life; and permanent housing through the Section 8 Moderate Rehabilitation for Single Room Occupancy Hotels program; and the Permanent Housing for the Handicapped Homeless Program.

However, it is also clear that the McKinney Act has serious limitations and can not ever be seen as an adequate response to make up for the severe federal cutbacks in low income housing. The McKinney programs and the funding formula for them, adopt a "start-up" or temporary orientation rather than providing funds for stable lasting solutions. For instance, the federal government regulations provide transitional housing programs with assistance for 5 years but require that organizations operate the housing for 10 years. The Handicapped Homeless program provides operating assistance which is phased out over 3 years. This approach assumes not only that organizations can raise

the matching funds required to get the federal assistance in the first place, but that this can be increased to full funding capability from local communities in a period of 3-5 years. Most McKinney grant recipients believe this to be an unreachable and short-sighted solution that leaves them with an almost totally unmanageable administrative nightmare of handling 10 or more separate funding sources and budgets, often operating on different timetables.

The complexity of the HUD regulations associated with the McKinney Act now lead some recipients of these funds to believe that the program was never designed to work well in the first place. Essentially, some homeless advocates claim that the federal administrators have achieved the goal of making it appear that assistance is being provided when in fact the assistance is short term, complex to administer and ultimately still shifts the cost burden of these programs back on hard-pressed local communities.

Ironically, the McKinney Act is helping to develop transitional housing programs for the homeless at a time when the affordable housing stock is still shrinking. The question often asked by managers and clients of these programs is "Transition to what?" The fundamental problem of the availability of low-income housing then, has not been resolved.

On a more optimistic note, it is only now, in 1990, that legislation is being introduced that may begin to address the fundamental issue of low income housing development as an attempt to reverse the federal government's cutbacks during the last decade. Among these bills are the National Affordable Housing Act (HR 5566), the Mickey Leland Peace Dividend Housing Assistance Act (HR 4621) and the Omnibus Housing Bill (HR 1180). These bills attempt to redress the problems created in the past decade by increasing funding for low income housing and by increasing services to homeless people. Whether they are enacted in this time of national economic insecurity remains to be seen.



Finding: *The problem of affordable housing is most severe in California and the Bay Area.*

California has the lowest home ownership rate in the nation and the rate has steadily declined since 1980. Only 15% of households in California can afford the state median price home of \$201,920 (twice the national average) compared to 23% a year ago.

California has the largest rental housing shortage in the nation. There are 790,000 more very low income households than there are affordable rental units.

California is also one of the states in the nation that spends the least on the development of low-income housing. From 1987-88, California spent only \$0.64 per capita for low income housing compared to \$2.00 per capita in Vermont; \$5.34 per capita in New York and \$17.80 per capita in Massachusetts.

Despite the recent softening of the real estate market in the Bay Area, housing costs here are typically higher than elsewhere in the nation. The 1990 median rent for a two-bedroom apartment in San Francisco, San Mateo and Marin Counties is \$887 per month - the highest in the nation. From 1975- 1985, the number of low rent units has reduced steadily resulting in there being twice as many low income rental households than there are low cost rental units.



Finding: *Rent levels in San Mateo County are amongst the highest in the nation.*

" Historically, for many families, renting was considered a temporary expedient until homeownership could be achieved. Nowadays, an increasing number of families must accept renting as a permanent situation.... Affordability of housing, both owner and rental, will continue to be a serious problem for many County residents through 1990 and beyond."

1987 San Mateo County General Plan

The median home price in San Mateo County is near \$300,000 and means that homeownership is prohibitive to many county residents. The majority of low and very low income people will resort to renting. However, the rental market is equally tight and expensive in nearly all cities.

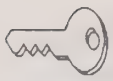
Below are projected 1990 average monthly rents for two bedroom apartments in the following cities in the county:

Belmont	\$825
Burlingame	\$893
Daly City	\$770
East Palo Alto	\$668
Menlo Park	\$971
Millbrae	\$825
Pacifica	\$745
Redwood City	\$829
San Bruno	\$780
San Carlos	\$840
San Mateo	\$886
South San Francisco	\$775

These high rent levels prohibit low income people from living in most of these cities. A minimum wage earner will gross \$724 per month and a family receiving Aid to Families with Dependent Children will have a monthly income of \$824 per month. In both cases most, if not all, of this income will be spent on rent in every city.

Five of the top ten cities with the highest rents in the Bay Area were in San Mateo County. These were Burlingame, San Mateo, Menlo Park, San Carlos, and Redwood City. Only one city in San Mateo County, East Palo Alto was listed in the ten cities in the Bay Area with the lowest rents. This is also the only city in the county with rent control and recently, rent control was under threat again in this city.

Not only are these rent levels some of the highest in the country but housing availability is very tight. In January 1990, the vacancy rate was 3.12% for the total county ranging from the highest, 5.54% in San Bruno, to the lowest of 1% in Foster City. As affordability and availability problems become more severe, people are more likely to find that their adult children will remain living in their parents homes or will "double up" in overcrowded housing conditions or become homeless. Although there is a 5% county-wide overcrowding rate, this rate is highest in low to moderate income areas. For, instance, the overcrowding rate is 17.5% in North Fair Oaks compared to 0.5% in the Burlingame Hills.



Finding: *In the 1980's, 8,218 housing units for low and very low income people were needed in San Mateo County and only 1,250 (15%) were produced.*

In the Bay Area, residential building production has dropped significantly during the past couple of years, especially in multi-family construction, at a time when more jobs are being created in the Bay Area. The Association of Bay Area Governments (ABAG) report that the increasing imbalance between job growth and household growth is significant. By the year 2005, ABAG projects that more than 1 million new jobs will be created in the Bay Area but that labor supply associated with housing production and household growth is only slightly more than 850,000.

Spectrum Economics, specializing in the analysis of regional economics recently forecast that San Mateo County will continue to change from "a collection of bedroom suburbs to a wealthy job center in its own right. Today almost as many workers commute into the county as commute out. By the year 2000 the reversal will be complete, and more commuters will be in-bound, than out-bound." Assuming these projections in job growth to be correct, not only will this situation present major challenges for the county's transportation system but it will also present very serious housing problems for low income people.

Most homeowners in San Mateo County could not afford to buy their own home today at current market rates. The median home price is around \$300,000 and few young people can afford to buy their own home. As jobs develop that are technical, professional, clerical and service in nature, more and more low income residents will be forced to leave the area and will be replaced by two-income white and Asian families. If the hotel and office boom continues, the question has to be asked - Where will the hotel and office janitors, waiters, waitresses and assembly line workers be found if there continues to be an inadequate supply of housing for low wage earners to buy or rent? Certainly, if the state of low-income housing production continues as it has in the past decade, these people are unlikely to find relief in most of the cities in San Mateo County. In the long run, businesses may be unable to recruit lower paid employees and will seek location in areas where housing is more affordable, resulting in an adverse effect on the county's economic infrastructure.

A 1989 survey conducted by the California Coalition for Rural housing found that although 86% of all residential construction goals was produced across the county, only 15% of the low and very low income housing units needed were produced in the 1980's. The results of the low income housing production by city are shown below:

CITY PRODUCED	VERY LOW & LOW INCOME UNITS NEEDED	VERY LOW & LOW INCOME UNITS PRODUCED	% OF UNITS AT END OF 1989
Atherton	30	0	0%
Belmont	239	10	4%
Brisbane *	203	0	0%
Burlingame	333	0	0%
Colma	114	0	0%
Daly City *	1235	80	6%
East Palo Alto	281	0	0%
Foster City	568	95	17%
Half Moon Bay	538	0	0%
Hillsborough	90	0	0%
Menlo Park *	331	93	28%
Millbrae	93	no info. available	
Pacifica	268	43	16%
Portola Valley	70	no info. available	
Redwood City *	1366	172	13%
San Bruno *	96	64	66%
San Carlos	372	0	0%
San Mateo *	1087	502	45%
So. San Francisco	758	40	5%
Woodside	95	no info. available	
Balance of S.M. Co.	51	151	296%
Total	8218	1250	15%

(* = includes moderate income units)

Many reasons are given to explain this lack of low income housing development, including scarcity and cost of land, insufficient incentives for developers and builders, lack of staff expertise and resources, political unwillingness and neighborhood opposition to development. Bleak as this overall picture appears for low income people, it does seem that it was possible to overcome these and other barriers to development in some cities and significantly at the county level. The lesson to be learned from this is that the reasons given for failure to meet the low-income housing needs are not insurmountable. This begs the question whether the existing expertise, political will, and admittedly, limited resources can be focussed to ensure fair share development across all cities to increase the affordable housing stock county-wide.



Finding: *There are at least \$2,485,444 in Redevelopment Agency funds county-wide that are set aside for the development of low-income housing but there is no comprehensive sub-regional planning mechanism between city Redevelopment Agencies and the County to create and implement a low-income housing development strategy across the county.*

The diversity of public policy approaches towards the development of low-income housing between the cities in the county was illustrated in a recent study of Redevelopment Agencies in San Mateo county completed by Stanford public policy students in June 1990. 14 cities in the county manage Redevelopment Agencies that are required by law to set aside 20% of their tax increment funds to be used for low and moderate income housing. In FY 1987-88, the total amount of Redevelopment Agency funds available county-wide was \$2,485,444.

The student report found that six cities had used their 20% set aside monies to provide some low and moderate income housing and/or funding assistance to homeless programs. These were Foster City, Menlo Park, Redwood City, San Carlos, San Mateo and South San Francisco. The remaining eight cities had either no projects directed at providing low and moderate income housing or have yet to work out redevelopment plans for their cities. Cities reported difficulties in use of these funds because of high land costs, scarcity of land, insufficient funds to really do any major development, neighborhood opposition and lack of unity in decision making at the political level. In addition, there is no penalty for cities which do not use their funds for low-income housing development.

However, recent legislation requires Redevelopment agencies that have accumulated an "excess surplus" (defined as greater than \$500,000) in their Housing Fund to expend such surplus within five years or disburse the surplus to the County Housing Authority or another public agency exercising housing development powers within the agency's territorial jurisdiction. The housing authority or other public entity is then directed to use the transferred surplus to improve and increase the supply of low and moderate income housing in the community in which the agency applies.

Some significant comments by cities were recorded in the study. For instance, the Director of the Redevelopment Agency for the city of Brisbane reported that "Homelessness is not visible in Brisbane and is not a community concern." The Director of the Redevelopment Agency for the city of Pacifica noted that the city had established a resource center but that "homelessness is not a big community

issue. 'It is too cold a climate for the homeless to survive in'." Redwood City reported extensive low income housing development, but pointed to the fact that "they do not do sub regional planning. Since there exists no real process for moving money between cities, there is no sharing of funds. Small cities will spend their monies in dibs and dabs."

So not only are low income housing production levels in the cities inadequate, but also there is a vast range of opinions, capabilities and intent to address the problem. The limitations of the Redevelopment Agency law works against collective action and pooling of scarce resources and sub-regional planning does not appear to take place on any comprehensive county-wide basis to enable the lack of low income housing or the homeless problem to be addressed equitably by the whole community. Last, but not least, it seems ironic that some cities have used Redevelopment Agency funds to assist hard-pressed non-profit providers of emergency shelter for the homeless when these very same funds were intended for developing low income housing that these homeless people in shelters need.



Finding: *One of the most significant and pervasive reasons for the county's failure to develop low-income housing is the opposition such developments incur from local neighborhoods.*

Although there are many reasons for the county's inability to meet its production goals for low income housing, one of the reasons emphasized most strongly by housing professionals in the county was neighborhood opposition to such development.

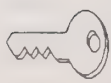
This "Not in my backyard" (or NIMBY) attitude by existing residents of San Mateo County threatens our ability to respond compassionately and effectively to the problems of poverty and homelessness. People interviewed for this housing analysis frequently referred to experiences they had in trying to handle neighborhood opposition. This opposition was frequently associated with low income housing development as well as for all types of shelter, residential programs or anything that is essentially different from expensive single family housing development.

For professionals and politicians alike, this acts as a major disincentive to starting new developments and trying to see them through the planning process.

A great deal could be written here about the clash in values that these NIMBY battles represent between the "haves" and the "have-nots" and the need for education to begin to diffuse opposition to all types of programs. Perhaps the

most significant statement to make is that there are people in the county who have extensive experience handling developments that have been the subject of neighborhood opposition and that there is a clear need to pool this experience and knowledge so that successful methods can be identified and shared with people with less experience. This could avoid repeating past mistakes and result in building neighborhood acceptance strategies for each new development and program initiative.

Unfortunately, even this type of educational approach may ultimately have to be coupled with legislation that mandates the development of low income housing on a fair share basis in each part of the county. Such legislation would be a sad indictment of our ability to show humanity and compassion towards the poor and the homeless. However, it has to be recognized that we may be very close to the day when the force of law and penalties will be the only way low income housing and other programs for the needy will ever be developed in San Mateo County.



Finding: *Existing housing programs for low and moderate income people only affect 2.5% of the total number of housing units in the county, are functioning at capacity and are inadequate to meet the need.*

The existing number of assisted rental and owner housing for low and moderate income households is only 3,323 units. In addition, the County Housing Authority administers 3,004 rental assistance certificate or vouchers for low and moderate income people. Together, this is only 2.5% of the total number of housing units in the county.

With the federal cutbacks in Community Development Block Grant funds and other federal programs the county Housing and Community Development Division as well as the entitlement cities of San Mateo, Daly City South San Francisco and Redwood City have had their low and moderate income housing development activities severely curtailed in the past decade. However, the county, together with some cities have made significant contributions to the development of emergency shelters and transitional housing programs for the homeless. The County Community Development Block grant program has provided at least \$2,123,900 to these programs in recent years and \$151,000 in Emergency shelter grant funds. Entitlement cities such as San Mateo, Redwood City and South San Francisco have also contributed to homeless programs.

Notwithstanding the extreme importance of these funds to help many homeless people, the irony of this situation has to be realized. As capability and resources have shrunk in the development of low income housing other funds have been

made available for homeless programs and shelters to develop interim services to try to keep people off the streets. This does not provide them with the permanent solution of a home they can afford. Hence, the service system has been driven by the sources of funding available and not by the real need of poor people for housing.

The County Housing Authority manages both public housing programs and the Section 8 certificate and voucher rental subsidy programs. There is no doubt that these programs have worked well for those tenants able to benefit from them. However, these programs have not succeeded in meeting the need. The county Housing Assistance Plan for 1988-91 identifies a need for rental subsidies for 12,140 lower income households. These needs would be in addition to housing assistance needs in Daly City, San Mateo, Redwood City and South San Francisco which prepare their own HAP's. Many Housing Authorities, including San Mateo County have closed their waiting lists because of the overwhelming demand for their services and their inability to respond to that demand. In San Mateo County, the waiting list was closed in 1986 because it was so lengthy and has still not been reopened in 1990. The Director of the San Mateo County Housing Authority reported that neighboring Santa Clara County recently reopened its waiting list and received 10,000 applicants within the first 30 days. He believed that the demand would be just as great in San Mateo County but has no accurate way of measuring this because the waiting list remains closed.

Furthermore, federal regulations have restricted the possibility of linking any available rent subsidy provided by the Housing Authority with homeless programs developed with Community Development Block Grant or Emergency shelter funds. Hence, although homeless families may have successfully completed their stay in a transitional housing program, like Family Crossroads in Daly City, and are ready with some savings accumulated to move into a rental unit, they cannot automatically be assisted by the Housing Authority with an on-going subsidy to keep them there. Recently, this nonsensical lack of coordination between programs has been recognized at the federal level and the Housing Authority expect to be applying for 50 rent subsidy certificates or vouchers that can be linked to homeless programs in the county. Whether this application is successful remains to be seen.



Finding: *At least 719 units or 22% of the existing subsidized housing in San Mateo County is at risk of being lost by the year 2008.*

Many existing housing programs available to low income households that were subsidized through federal programs are at risk of being lost nationwide. This is because many existing HUD contracts allow for prepayment of mortgages after 20 years or cancellation of Section 8 contracts at specific intervals. This would allow these units to revert to market rates making them unattainable to people on low incomes. In 1990, the California Housing Partnership Corporation reported that 1,470 federally subsidized housing units in San Mateo County have federal contracts that are due to expire by the year 2,008. These low income units under threat of conversion are located in the following cities:

Belmont	10	units
Daly City	243	units
East Palo Alto	93	units
Menlo Park	123	units
Pacifica	101	units
Redwood City	244	units
San Bruno	8	units
San Mateo	328	units
So. San Francisco	320	units

Many of these units are non-profit owned and it is reasonable to assume that these non-profit organizations will keep these units available to low and moderate income people as this was their original purpose. However this still leaves at least 719 units that are privately owned which may convert to market rates by the year 2,008. This represents 22% of the existing subsidized housing stock in San Mateo County and many of these units are for elderly people. If these units are not protected, it is yet another indicator that more people will be at risk of homelessness in the county.

At the time of writing this report, various pieces of legislation were being considered in Congress to resolve this problem. Whether any are enacted to save the limited low income housing stock that does exist remains to be seen.

Finding: *Housing cutbacks at the federal and state level and the lack of affordable housing in San Mateo County has had the most severe impact on low-income households.*

The federal standard for housing affordability means that 30% of income should be spent for rent and utilities. Nationally, 5 million low income families now pay over 50% of their income for rent. Single parents now pay, on average, 58% of their income for rent compared to 35% in 1973. Three out of every four very low income households do not live in subsidized housing.

In the Bay Area, where housing costs are typically higher than elsewhere in the nation, significant numbers of poor households can be considered "near homeless" or at risk of homelessness. These are households that pay extremely large percentages of their limited incomes for housing. They would face substantial difficulties in continuing to pay rent and utility bills if a disruption or drop in income occurred as a result of a job loss or unexpected medical bill.

61% of all poor renter households in the Bay Area spent at least 70% of their income on housing costs in 1985. Poor homeowners were nearly as hard pressed as renters with 49% of them spending at least 70% of their income on housing.

In San Mateo County, the 1980 Census tells us that 35,321 people were supported by incomes below the poverty level and that 64,000 people earned less than \$20,000 per year. Despite the increase in jobs created, incomes have not increased accordingly. ABAG reports that from 1978-85, 47% of all new jobs created paid less than \$14,000 per year and many were casual or part time with few, if any benefits. In these circumstances, a sudden illness coupled with high housing costs in San Mateo County can begin a devastating spiral into homelessness. Even more frequently, agencies serving low-income people report seeing families where the parents are working and constantly struggling to make ends meet but are unable to do so. These families are at high risk of homelessness as each month they find themselves in a deficit situation with their household budget. Their highest expense is rent. Below are two typical examples of monthly budgets for working families served by Daly City Community Services Center.

Budget of a two parent household with two children aged 2 and 3 years old. One parent is working and one remains home to look after the children.

Income from job		\$1,120
Expenses	Rent	725 (65% of income)
	Gas & Electric	40
	Phone	45
	Food	320
	Gas for car	<u>40</u>
	Total expenses	1,170

Total deficit each month = \$50

Budget of a two parent household with two children age 1 and 2 1/2 years living in shared housing. One parent is working.

Income from job		\$902.61
Expenses	Rent	500 (Their portion of \$850 per month rental)
	Gas & Electric	130
	Phone	27
	Food	100
	Credit cards	50
	Transportation costs	120
	Clothing/diapers	<u>80</u>
	Total expenses	\$1,007

Total deficit each month = \$104.39

Finally, the picture becomes even bleaker for San Mateo County residents who are receiving public assistance. Between 1975 and 1989, AFDC benefits have declined 8% after adjusting for inflation because of the suspension of cost of living adjustments by the state. As of January 1990, the maximum AFDC benefit provided to a family of three to meet all their expenses was \$694 per month. The average rent for a two bedroom apartment was \$111 higher per month than the total benefit families received. Similarly, the maximum General Assistance benefits for single persons is \$341 per month in the county - the highest in the Bay Area. Even so. This is well below the average rent levels for a studio

apartment in the Bay Area, which range from \$514 to \$617 per month. Again if we look at a monthly budget example, the reality becomes clear even for a family living in a relatively inexpensive apartment.

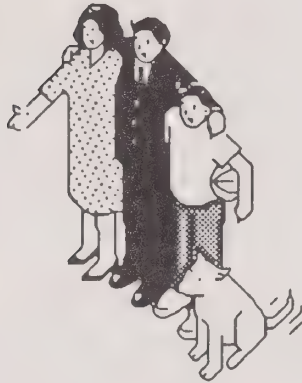
A single parent family on AFDC with four children aged 16,13,11 and 7 years.

Income from AFDC	\$824
Rent	650
Gas & Electric	40
Phone	50
Laundry	12
Food	<u>150</u>
Total Expenses	902

Total deficit each month = \$78

This information has very serious implications if we want to reduce homelessness. It means that not only do we need to check the spiralling rent increases in the county and develop low income housing and rental subsidy programs for working poor people, but also that we have to develop housing that can be afforded by people receiving AFDC and GA benefits. Using the federal affordability standard of 30% of income; this means developing two bedroom apartments that rent for \$200-250 per month and studios that rent for \$102 per month. Clearly, this seems laughable and unrealistic without deep government subsidy. The alternatives however, are grim - more homeless families with nowhere to live and a generation of children who have not known what it is like to have a secure stable home environment.

HOMELESS PERSONS SURVEY



"I wish that service providers would start listening to the people who really understand homelessness (the homeless) and who are not abusing the system."

40 year male staying at the Winter
Armory

"They should utilize the talents and skills of homeless people to help other homeless."
56 year old man staying at the Winter
Shelter

This section of the needs assessment covers information obtained from homeless people themselves. It was this part of the study where the emotions and feelings of homeless people in San Mateo County were expressed. It was often the toughest survey to administer in the sense that the interviewers were pulled into the personal lives of homeless people during the time of a crisis. Yet, it was often the most revealing. Homeless people in San Mateo County were asked for their opinions and their feedback about what could help their situation. Their answers were enlightening as well as specific. The results show that homeless people in San Mateo County are as varied as the human race itself, and that many have special needs that have not been addressed in the past.

The data in this section falls into four general categories. First, is the demographic breakdown of homeless people in San Mateo County. This includes age, sex, family status, residency, ethnicity, income source and education and employment levels. Secondly, there is data on the homeless status of respondents, meaning length of homelessness and how many are homeless for the first time. A breakdown of the different reasons why people feel they are homeless is also given. Lastly, information is provided here on services. This includes what services respondents are using now, which ones they need and their opinions on the services received. Included in this category is data on what homeless people in San Mateo County feel is the best thing that could be done for them.

324 homeless people were interviewed at various sites throughout San Mateo County. Both homeless people found at service sites as well as street locations where homeless people are known to live were included in the survey. Since little is known about homeless people who do not seek services in San Mateo County, the needs, views and opinions of homeless people living on the streets was especially important.

People were asked to participate in this survey at random and the interviews were terminated if the respondent did not consider themselves to be homeless. Some people who might otherwise be considered homeless, for example people living in a shelter, were excluded if they did not consider themselves to be homeless. If a family was interviewed, each family member aged fifteen and over was interviewed separately. In addition, those hard to reach individuals, such as homeless people living with friends that do not seek services, are not included in the findings.

LOCATION OF INTERVIEWS

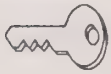
Interviews took place at various sites throughout the county, including both at the site services are rendered and street locations where homeless people are known to be located. The following is a breakdown of where the interviews took place, and how many people were successfully interviewed there:

LOCATION	%
Winter Shelter	21.3%
St. Anthony's Padua Dining Room	16.0%
Fair Oaks Community Center	9.6%
Urban Ministry	7.7%
Sandwiches on Sunday	5.8%
Motels	5.2%
Redwood City Family Living Center	4.0%
Street	4.0%
Menlo Park Family Living Center	3.7%
East Palo Alto Social Services Department	3.4%
Harriet Tubman Empowerment Home	3.1%
N. County Social Services Department	3.1%
Samaritan Family Kitchens	2.8%
Turning Point	2.2%
Redwood City Social Services Department	2.2%
Spring Street Shelter	1.9%
Battered Women's Shelter	1.2%
Community Living Room	1.2%
Family Crossroads	0.9%
Cassio House	0.6%
Total	100.0%

There is a large ratio of respondents from the Winter Armory. Many interviews took place there because this is the one location in the county where large numbers of homeless people are gathered together in one place. However the characteristics of the homeless people staying at the Armory are different from the overall homeless population in San Mateo County. This group is largely made up of singles, due to the fact that the Armory does not allow anyone under the age of 18 to stay there. Therefore, families with children would have to separate from their children to stay there.

CHARACTERISTICS OF HOMELESS RESPONDENTS

AGE



Finding: *52% of the homeless persons surveyed state they are between the ages 20 and 34.*

15-19	4%
20-34	52%
35-54	40%
55-64	3%
65+	1%

The ratio of homeless people between the ages 15 and 19 is just 4%. Yet, the need for services for this group should not be discounted. Catholic Worker House and Community Living Room report not being able to provide shelter for 300 - 400 homeless youth during the survey year.

There is also a low proportion of homeless people over the age of 55. This should not be interpreted as a lack of need for services. It is believed that seniors may be spending a majority of their income on housing, and have little left over for food and basic necessities. In addition, seniors may be less likely to seek services, and therefore are harder to locate.

Ethnicity

CAUCASIAN	41.4%
BLACK	34.0%
LATINO/A	11.5%
MIXED ETHNICITY	8.1%
NATIVE AMERICAN	1.9%
ASIAN/PACIFIC ISLANDER	1.6%
OTHER	1.6%

Sex

	% TOTAL
MALE	66.7%
FEMALE	33.3%

56% of the male respondents are single, without children. This leaves the other half of the males considering themselves to live as a couple with or without children, or single with children. Consequently, 80% of all the single people interviewed are male. This indicates a strong need for service providers to include any special needs males may have when designing their programs for

single people.

"We need year-round shelter for single people and programs right now! You have to work 2 or 3 jobs to survive in this county, just to pay for rent and food."

A 26 year old homeless male staying at the
Winter Shelter

On the other hand, 20% of the single population are women. This means 80% of the homeless women are either couples with or without children, or single with children. Program designs for women therefore need to have an emphasis on family and male counterparts. This includes provisions for privacy for couples and play space for children.

FAMILY STATUS



Finding: *The majority (48.4%) of homeless people surveyed have children, either as single parents with children or couples with children. Among those people interviewed who had their children with them (22%), the average number of children was 2.2.*

"What I really need help with is my children. It's impossible for me to work full-time with them. Right now, they have to live with different relatives."

A single women with two children

FAMILY STATUS	% TOTAL
SINGLE, NO CHILDREN	46.3%
SINGLE WITH CHILDREN	36.4%
COUPLE, NO CHILDREN	3.7%
COUPLE, WITH CHILDREN	12.0%
OTHER	1.2%

# CHILDREN WITH RESPONDENT NOW	% TOTAL
1	36.1%
2	34.7%
3	16.6%
4	2.7%
5	5.5%
6	2.7%
7	13.8%
TOTAL	100.0%

A large proportion, 28.2%, of the couples with children were Latino/a. This indicates that service providers should keep Latino/a cultural needs in mind when developing services for families, such as bilingual and bicultural staff.

26.7% of the homeless parents report the Aid to Families with Dependent Children Program as their source of income. 14% of the homeless parents surveyed state they have no means of support.

35.9% of the couples with children were employed either part or full time. Whereas, 16.1% of the single parents were employed either part or full time.

66.7% of the couples with children surveyed earn \$749 a month or less. Keeping in mind that the median rent for a two bedroom apartment in San Mateo County is \$805, this would leave the family with a deficit of -\$56 and no spending money for the month. 71.8% of the single parents earn \$499 a month or less.

Clearly, there is an additional strain on single homeless parents trying to get out of homelessness and into permanent housing. Many families have arranged for their children to stay with friends or relatives while they try to find a home they can afford. Many couples separate during homelessness as well. Service providers need to focus on keeping families and couples together during an economic crisis. This includes keeping parents together, as well as parents together with their children. Shelters should be developed for the whole family, which address the needs of the whole family, including their children. These needs include privacy, security, food, friends, and education.

8.8% of the homeless parents surveyed state they are using child care, while 54% state they need it. This indicates a strong need for the development of child care to be developed especially for homeless children and their special needs.

"It's impossible for me to work full time and take care of my child. I have to work part time and that's just not enough money."

A homeless mother with one child

53.8% of the families with children state the best thing that could be done to meet their needs would be housing. The opinion of homeless families themselves taken together with their very low income levels reinforces the tremendous need for low income housing.

EDUCATION AND EMPLOYMENT STATUS



Finding: *68.7% of the homeless persons in San Mateo County have completed at least twelve years of schooling.*

# YEARS SCHOOL COMPLETED	% TOTAL
LESS THEN 12	31.2%
12	41.7%
MORE THEN 12	27.0%

Only 6.9% of the respondents who had completed more then 12 years of schooling state their occupation as unskilled labor. Those who have more years of education have a higher employment rate. 28.7% are employed either part or full-time. Yet, many feel they need additional education. 36.6% of the respondents with more than 12 years of schooling state they need educational services and 51.9% state they need employment assistance.

Of the respondents who had not completed 12 years of schooling, 37.4% state unskilled labor as their occupation and fewer, 16.2%, are either employed part or full time. 52.4% state they need educational services and 63.4% state they need employment assistance.

This data confirms both the importance and dire need of continued education and job search and training among homeless people.



Finding: *21.7% of the homeless people interviewed in San Mateo County state they are employed either part or full-time .*

EMPLOYMENT STATUS	% TOTAL
EMPLOYED FULL-TIME	9.9%
EMPLOYED PART-TIME	11.8%
CANNOT WORK BECAUSE DISABLED	9.9%
UNEMPLOYED	65.6%
RETIRED	0.6%
OTHER	2.2%

The fact that a good proportion of homeless people have been able to retain their jobs during a homeless crisis is amazing. There are countless factors working against employed homeless people. Among many, there is the emotional drain that the instability of homelessness causes as well as the logistics problems of keeping clean and getting a decent nights sleep. This group represents the

working poor whose wages have not kept up with the skyrocketing cost of housing in San Mateo County.

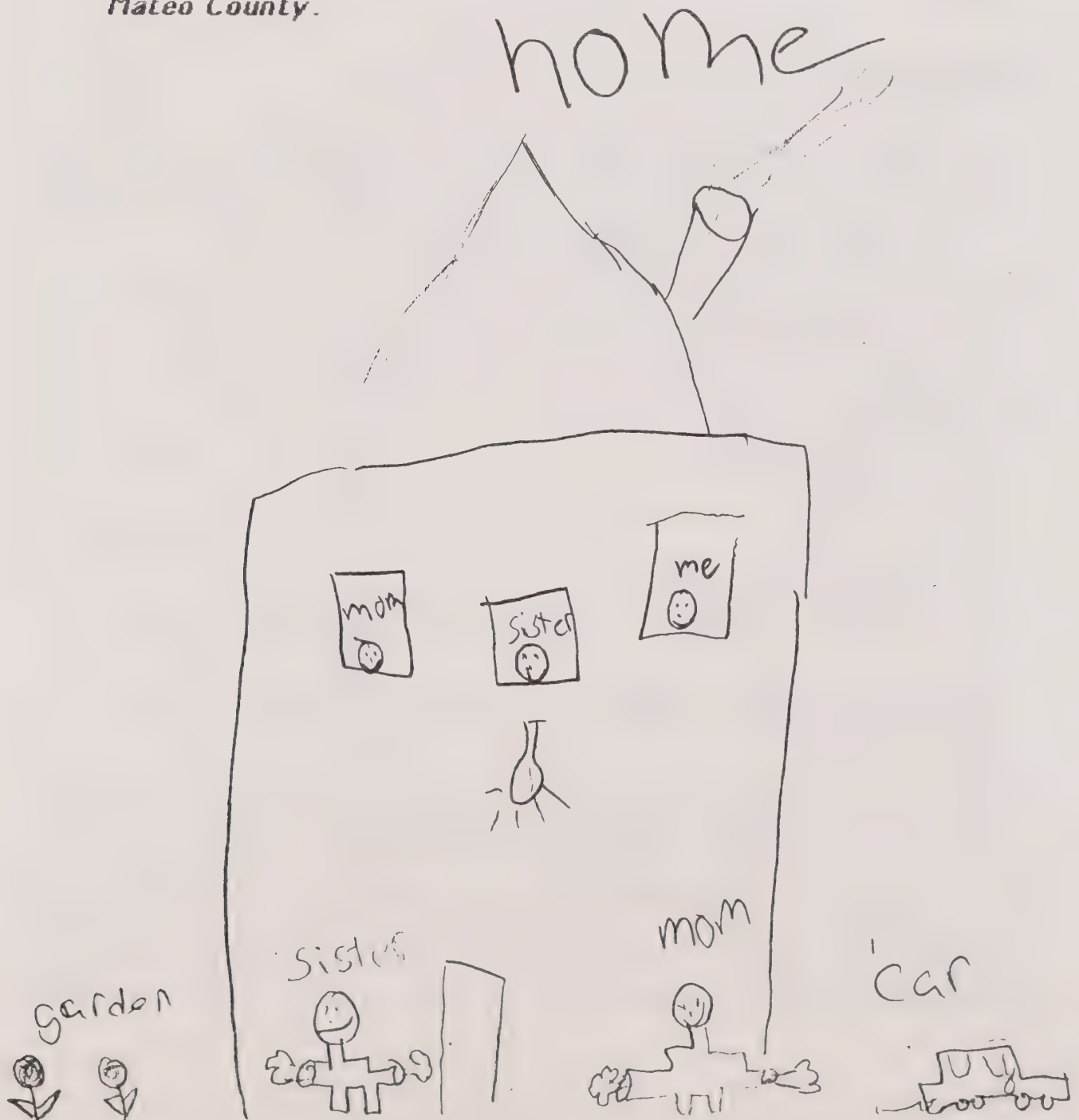
"I went through the long process to get on GA. Then I got penalized and cut off for getting a job. I need more money to supplement my income. I only make \$4.25 an hour and rent is over \$500 per month. I'd barely make it."

A 35 year old homeless female

I really need assistance in getting a place to live. Services are desperately needed for people who have jobs to get housing with or without credit."

A 25 year old male staying at the Winter Shelter

A picture of what "home" means to one homeless child in San Mateo County.



31% of unemployed homeless people surveyed said that the best thing that could be done to meet their needs was employment training or help finding a job that paid them enough so that they could afford a place to live in San Mateo County. With the high cost of housing, job search and training is crucial. Homeless people need this valuable resource if they are going to get into and retain permanent housing.

OCCUPATION	% TOTAL
SKILLED LABOR	46.0%
UNSKILLED LABOR	24.1%
PROFESSIONAL/TECHNICAL	22.2%
OTHER	7.7%

INCOME SOURCE



Finding: *A very small percent of homeless people state they are receiving public aid. Just 14.8% report receiving General Assistance and just 13.5% report receiving Aid to Families with Dependent Children.*

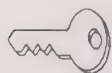
INCOME SOURCE	% Total
JOB OR WORK	29.4%
FOOD STAMPS	26.2%
FAMILY/FRIENDS	23.1%
HANDOUTS/PANHANDLING	15.7%
ALIMONY/SUPPORT PAYMENTS	15.7%
GENERAL ASSISTANCE	14.8%
AID TO FAMILIES WITH DEPENDENT CHILDREN	13.5%
NO MEANS OF SUPPORT	12.6%
SUPPLEMENTAL SECURITY INCOME	8.6%
SOCIAL SECURITY DISABILITY	5.2%
UNEMPLOYMENT COMPENSATION	4.9%
OTHER	4.9%
SALE OF BLOOD/PLASMA	4.3%
DEPOSITS (RECYCLING)/COIN RETURNS	3.7%
CASH FROM AGENCIES	3.1%
VETERAN'S BENEFITS	2.7%
SOCIAL SECURITY PENSION	0.1%

(Respondents could have reported more than one source of income)

Aid to Families with Dependent Children and General Assistance are a valuable financial resources for homeless people who qualify. These public aid programs should be fully utilized by homeless clients when ever possible. There are several possible reasons why such a small percent of homeless people utilize these

programs. It could be the strict requirements, lack of knowledge or too much red tape within the programs.

The number of respondents who stated their income source as job or work during the last month is higher than the number of respondents who stated they were currently employed. This discrepancy is perhaps due to unemployment occurring within the last month.



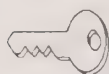
Finding: Over half of the respondents earned under \$249 last month.

INCOME AMOUNT	% TOTAL
\$0 - 99	32.6%
\$100-249	21.3%
\$250-499	17.9%
\$500-749	18.5%
\$750-999	5.0%
\$1000+	4.7%

90% of the homeless people surveyed who were working were earning less than \$12,000 per year.

Again, this calls for low income housing. With the median rent price for a two bedroom apartment in San Mateo County being \$805, the only way for a homeless person in the low income level to obtain and keep permanent housing would be to live in subsidized housing. Job search and training is also an important link to ending homelessness. If homeless people have improved job skills, they would likely have a higher income. Thus making permanent housing more feasible.

VETERAN STATUS



Finding: 22.5% of the homeless population surveyed in San Mateo County state they are Veterans.

"I'm on a 90-day hold to get into the veterans program. I need help to expedite this."

A 39 year old homeless veteran

The veteran population is slightly different from the overall homeless population in San Mateo County. Since this is such a large percentage of the respondents surveyed, this group has been analyzed separately. The results shown here are in the areas where the homeless veterans differ from the rest of the homeless population.

A much higher portion, 90.4% are single and the population is slightly older with 65.7% between the ages 35 and 54.

The homeless veterans tend to have more schooling with 48.6% of the veteran population completing more than 12 years of education. In addition, fewer state unskilled labor as their occupation.

Significantly, only 11% report receiving veteran benefits.

Fewer veterans are homeless for the first time (52.1%). Homeless veterans are homeless for longer periods of time. 41.3% have been homeless for more than one year, which is far greater than the overall homeless population.

A higher percentage (29%) of veterans report drug and alcohol as a reason they became homeless. 10.1% of the homeless veterans claim they are in a drug and alcohol program while 22.2% state they need this service.

Veterans seem to be seeking only the most basic emergency services. 43.1% of the homeless veterans state that they had slept in an emergency shelter the night before they were interviewed. 63% had stayed at the armory some time in the last three months. Other services are not used very often by homeless veterans. Service providers report that just 8% of their clients are veterans.

Thus, the picture painted of the homeless veteran is quite different from other homeless people. Many veteran respondents indicated a lack of trust or belief that services could help them. This group of homeless people have a separate set of characteristics and needs that set them apart from other homeless people, and thus services designed for them need to take this into consideration.

PLACE OF RESIDENCE



Finding: 83% of the respondents considered themselves to be residents of San Mateo County.

Only 7.7% of the respondents were from out of the Bay Area. This challenges the common myth that homeless people come from somewhere else. It also addresses the idea that "they" should move somewhere else. Most homeless people surveyed in San Mateo County consider this their home. They have a valuable network of friends and families built here that would be lost if they moved elsewhere. In addition, many lack the resources to move even if they want to move.

HOMELESS STATUS



Finding: *64.2 % of the respondents state that they are homeless for the first time. 80.7% respond that they are homeless less than a year.*

LENGTH OF HOMELESSNESS	% TOTAL
ONE MONTH OR LESS	18.3%
2 - 3 MONTHS	25.0%
4 - 6 MONTHS	21.6%
7 - 12 MONTHS	15.7%
MORE THEN A YEAR	19.3%

Over half of the respondents who are homeless for the first time have been homeless for 3 months or less. This indicates a strong need for homelessness prevention, since so many San Mateo County residents are just now becoming homeless. Once people lose their homes, it is much more expensive to get back into housing.

REASON FOR HOMELESSNESS



Finding: *According to the survey, a majority (60.4%) of homeless people in San Mateo County feel that they are homeless due to not having enough money to pay rent or housing payments.*

The following chart shows the different reasons people are homeless in San Mateo County. Respondents could have indicated more then one reason for homelessness.

REASON FOR HOMELESSNESS	% TOTAL
NOT ENOUGH MONEY TO PAY RENT OR MORTGAGE	60.5%
FAMILY OR ROOMMATE PROBLEMS	37.9%
LOST JOB	33.9%
PROBLEMS WITH DRUG & ALCOHOL	22.8%
EVICTON	16.6%
RELEASE FROM JAIL, HOSPITAL, FOSTER CARE OR MENTAL FACILITY	12.6%
HEALTH PROBLEMS	12.0%
MENTAL HEALTH PROBLEMS	8.9%
OTHER	5.5%
NATURAL DISASTER	3.4%

The need for low income housing is overwhelming. Homeless people themselves state that it is the reason they are homeless. According to service providers, it is also the greatest single factor that keeps people at risk of remaining homeless.

23% of homeless people surveyed stated drug and alcohol problems as a reason for becoming homeless. Of these people, 7% were in a drug and alcohol program and 13% stated they needed such a program.

33% of the homeless people who said they needed mental health services also stated that drug and alcohol problems was the reason why they were homeless.

SERVICES FOR THE HOMELESS

Where Homeless People are Sleeping

Respondents were asked where they slept the night before they were interviewed. A majority of the respondents were utilizing the emergency shelter. An alarming fact is that the Winter Armory is not available except for the coldest winter months. It has been approved on a temporary basis for the last three years.

Only 13% responded that they stayed in transitional housing the night before and a significant 15.5% had slept outside on the street..

PLACE	% TOTAL
EMERGENCY SHELTER	34.4
OUTSIDE	15.5
TRANSITIONAL HOUSING	13.0
WITH FRIEND	11.1
CAR/VAN	9.0
HOTEL	8.3
WITH RELATIVE	3.7
OTHER	1.9
HOME	1.2
CAMPER/TRAILER	0.9
CAMPGROUND	0.6
CONDEMNED BUILDING	0.3

AGENCIES VISITED IN LAST THREE MONTHS



Only 18% of the Homeless people in San Mateo County visited over three agencies in the last three months. Most (57%) had only visited 1 - 2 agencies.

AGENCY NAME	% TOTAL RESPONDENTS VISITED AGENCY
ST. ANTHONY'S PADUA DINING ROOM	51.4
WINTER ARMORY	39.1
ST. VINCENT DE PAUL	21.5
SAMARITAN HOUSE	19.3
FAIR OAKS COMMUNITY CENTER	16.4
SALVATION ARMY	15.9
CATHOLIC CHARITIES	10.9
SAMARITAN FAMILY KITCHENS	9.6
MENLO PARK FAMILY LIVING CENTER	7.5
SPRING STREET SHELTER	5.9
REDWOOD CITY FAMILY LIVING CENTER	5.3
TURNING POINT	4.3
HARRIET TUBMAN EMPOWERMENT HOME	3.1
DALY CITY COMMUNITY SERVICE CENTER	3.1
CALL PRIMROSE	2.8
N. PENINSULA NEIGHBORHOOD SERVICE CENTER	2.5
SAN MATEO BATTERED WOMEN'S SHELTER	2.2
FAMILY CROSSROADS	2.2
COMMUNITY ACTION AGENCY	2.2
PACIFICA RESOURCE CENTER	0.9
BAYSHORE COMMUNITY SERVICE CENTER	0.6
COASTSIDE OPPORTUNITY CENTER	0.3

The most commonly visited agencies where respondents were surveyed are St. Anthony's Padua Dining Room and the Winter Armory.

Only small percents of the respondents report utilizing transitional housing programs. This is not surprising considering that according to service providers, for every one homeless person who receive shelter or transitional housing services, at least three other homeless people could not receive these services.

SERVICES USED AND NEEDED

SERVICE	% TOTAL USING THIS SERVICE NOW	% TOTAL NEEDING SERVICE NOW
FOOD/MEALS	81.3%	81.6%
\$ HELP WITH FIRST LAST RENT & DEPOSIT	6.1%	76.9%
GENERAL FINANCIAL ASSISTANCE	23.2%	72.8%
MAILING ADDRESS	44.8%	70.0%
DENTAL CARE	13.2%	68.3%
TRANSPORTATION ASSISTANCE	34.6%	68.0%
MOTEL/HOTEL VOUCHERS	5.1%	68.0%
HELP WITH FINDING PERMANENT HOUSING	10.5%	67.2%
ONE TIME RENTAL/MORTGAGE ASSISTANCE	2.0%	64.5%
SHOWER OR LAUNDRY	57.1%	64.3%
PHONE CALLS/MESSAGES/CLERICAL	31.1%	64.3%
TRANSITIONAL SHELTER	14.8%	61.6%
HEALTH CARE	27.0%	60.8%
BEDDING/CAMPING GEAR/CLOTHING	32.5%	57.9%
STORAGE FOR BELONGINGS	28.9%	56.5%
EMPLOYMENT ASSISTANCE	16.7%	56.4%
HELP WITH GETTING WELFARE BENEFITS	21.0%	52.8%
SAFE PLACE FOR DAY USE	29.5%	47.8%
EDUCATIONAL SERVICES	10.2%	40.4%
LEGAL ASSISTANCE	7.3%	29.0%
COUNSELING/MENTAL HEALTH SERVICES	12.7%	26.7%
LANDLORD TENANT NEGOTIATIONS	2.6%	25.2%
CHILD CARE	5.2%	14.9%
DRUG & ALCOHOL SERVICES	7.6%	14.2%
FAMILY PLANNING/PRE-NATAL CARE	5.7%	8.2%
EMERGENCY SHELTER	54.0%	0.5%

There is a great demand for all different types of services. This charts shows not only what services are needed but also how many respondents are now using this service. Each of these services is a piece, which when put together form a comprehensive solution to homelessness in San Mateo County. Each one is important, and the absence of any would begin a domino effect with the ultimate collapse of the system overall.

There is an incredible demand from homeless people for both financial help for deposit, first and last months rent, as well as general financial assistance. Part of the general financial assistance can be alleviated by getting homeless clients on General Assistance. In addition, with the low incomes earned by working homeless people, there needs to be financial assistance available for them as well.

First, last months rent and deposit is a crucial step to get homeless people into housing. This expense can be avoided in the long run, however, with strong homeless prevention programs. This means providing financial assistance when families or individuals have a crisis such as illness or job loss to avoid them

losing their housing.

EXPERIENCES WITH SERVICES RECEIVED

There was a 50/50 split among homeless respondents as to whether services met their needs or not. This indicates a feeling of neutrality among homeless respondents as to whether services were helping them or not.

RESPONSE	% TOTAL
POSITIVE EXPERIENCE	44
NO WAIT FOR SERVICES	14
TROUBLE GETTING WELFARE BENEFITS	11
NO SHOWER/LAUNDRY/MAIL/PHONE/CLOTHES	11
TOO MUCH RUN AROUND/RED TAPE	9
NEGATIVE STAFF ATTITUDES	6
WELFARE BENEFITS PROVIDE GOOD EXPERIENCE	4
SELF-HELP	3
NOT ENOUGH MONEY	3
NEGATIVE EXPERIENCE	3
HELPFUL STAFF	2
SUBSISTENCE HELP ONLY ("BAND-AID")	1

Further questioning revealed how homeless respondents really felt about the services they had received. When they were asked to give their experiences with services, either positive or negative, a wide array of answers were given. The responses were analyzed and then broken down into the categories above.

14% responded that they had trouble getting welfare benefits.

4% of respondents indicated that services were designed to support homeless people to help themselves. Frequently, respondents stated that they disliked seeking assistance because it made them feel helpless. In summary, they knew they needed help, but to ask for it made them feel a loss of pride and self-respect which they desperately wanted to maintain.

BEST THING THAT COULD BE DONE



Finding: *40% of homeless people interviewed state that the best thing that could be done for them was to find permanent housing that they could afford in San Mateo County.*

RESPONSE	% TOTAL
HOUSING	40
EMPLOYMENT	32
FINANCIAL ASSISTANCE:HIGH RENT	14
LONG TERM SHELTER	9
TRANSPORTATION	7
SHOWER & CLEAN CLOTHES	6
WELFARE BENEFITS	5
HEALTH/DENTAL CARE	4
FOOD NEEDED	3
CHILD CARE	3
SUBSTANCE ABUSE PROGRAM	2
MORE INFORMATION	2
MENTAL HEALTH	2
LANGUAGE/IMMIGRATION HELP	2

INFORMATION SOURCES



Finding: *49.5% of the homeless people interviewed in San Mateo County state that they heard about the service they were at from friends.*

SOURCE	% TOTAL
FRIENDS	49.8
SERVICE PROVIDER	27.4
OTHER	14.3
FAMILY MEMBER	5.9
OUTREACH WORKER	1.3
CHURCH	1.3

Word of mouth appears to be the most common method of information dissemination concerning services available. This is probably not the best means of outreach to clients, since clients often end up wasting time on services that are not appropriate or that they don't qualify for.

SERVICE PROVIDER SURVEY

"Sometimes, on a bad day, I wonder if we're really doing any good trying to help homeless people. You see, because services like ours exist, it looks like help is available for the homeless. In reality, I spend more time telling people why we can't help them than actually doing anything for them."

A service provider in San Mateo County

"THE SERVICE SYSTEM"

"After my husband became disabled because of an accident at work our whole family had a terrible time. The Department of Rehabilitation took months to assess his case. I started working but got laid off and very quickly we'd used up our savings. When we were evicted from our apartment we just lived in the car with the two kids. We were ashamed to ask for help and I think now that we were in shock. Finally, we spent days and days going from one agency to another. We figured out pretty quickly that some agencies could help us a little bit but none of them could help us long enough so that we could get back on our feet. Six different places helped us with vouchers for motels for a day here and a week there. We never knew where food would come from for the kids. These agencies did what they could but a lot of time and energy was wasted. Now we've sorted things out but what makes me mad is that one accident caused my whole family to be homeless for 6 months. I thought we had protection against things like that - but it didn't work. There must be a better way to help people like us."

The story of this young family illustrates some of the problems that exist in providing services for homeless people. There are some 60 or more public and private agencies that serve homeless people in one way or another throughout San Mateo County. Many of these agencies provide emergency assistance to homeless people in the form of food, clothing, cash or motel vouchers. Many of these agencies have been in existence for a number of years to help low-income and needy people in the county. Very few of them were specifically developed to assist homeless people. Frequently, these organizations report seeing an overwhelming increase in the number of homeless people seeking assistance from them over the past decade. They have struggled to respond and adapt to meeting this need, sometimes at the expense of their original purpose or mission. Essentially, this has resulted in homeless services being provided or developed in an ad hoc, reactive manner as the need has increased. There has not been any comprehensive county-wide planning of these services. Hence, the very nature of the "service system", if it can be called this, is difficult to define and understand.

There are only three shelters for homeless people in the county. These are the Winter Shelter at the National Armory Guard only open in the coldest months of the year for people without children with them, the Spring Street Shelter for single, mentally ill adults and the Battered Women's Shelter for survivors of domestic violence and their children. These shelter programs provide immediate

shelter if a bed is available.

There are 10 transitional housing programs in the county. Three are for homeless families and their children. The others are for battered women, homeless youth, single people, people with mental health problems, veterans and drug dependent women and their children. These programs provide 30-90 days of housing for homeless people with support services that provide a transition to more permanent housing. Transitional housing programs should not be confused with emergency shelters for any one without a place to live. Frequently, these programs have waiting lists and places are only available as vacancies occur.

There are seven core service agencies in the county, also known as the network, which are non-profit or city run and provide a variety of services to homeless people. These services range from information and referral, counselling, case management, emergency food and clothing, transportation vouchers, immigration assistance, cash aid and rental assistance through the Season of Sharing fund.

There are twenty to thirty community-based non-profit organizations in the county that provide a variety of services to homeless people. The major organizations are Catholic Charities, Human Investment Program, Salvation Army, St. Vincent de Paul Society, Child Care Coordinating Council, St. Anthony's Padua Dining Room, Legal Aid, C.A.L.L. Primrose and many more. With the exception of Catholic Charities and HIP, none of these agencies provide permanent or transitional housing programs but largely focus on meeting the emergency and short-term needs of their clients.

There are ten county programs that are impacted by homelessness within the Community Services, Social Services and Health Services departments. Most of those programs do not provide specific services to homeless people but serve homeless people alongside other clients who are seeking help. Specific county-run homeless programs are the General Assistance and Aid to Families with Dependent Children Homeless Programs in Social Services. The Mental Health Public Health and Long Term Care Divisions in Health Services Department also provide specific homeless services through the work of certain designated staff. In addition, all previous coordination and needs identification strategies concerning the county's homeless problem have been initiated by the Community Services Department who has also provided steady leadership of the Winter Shelter Task Force.

Of these sixty or more programs, forty-three participated in the survey of service providers. Their responses provide comprehensive information about the

numbers, characteristics and needs of homeless people they served from March 1st 1989 - February 28th 1990. In addition, from their extensive experience and knowledge of working with homeless people these agencies provided their informed views on the causes of homelessness and service developments they agreed were needed. However, it is important to note that the findings of this survey will all be limited because they can only reflect the needs of clients addressed by existing services. If a service is limited, like service to homeless youth, then the needs of those clients will be under represented here.

THE 'NUMBER'S' GAME



Finding: *8,665 men, women and children experienced an episode of homelessness in San Mateo County between March 1st, 1989 and February 28th, 1990.*

The purpose of this needs assessment was not to arrive at an accurate unduplicated head count of homeless people in the county. The experience of the National Census Bureau and other counties in attempting this exercise has either been unsuccessful or controversial at best. The reasons are obvious. People move in and out of homelessness in the course of a year. Homeless people frequently seek help from more than one agency and duplication is difficult to eliminate with no centralized database. Finally, many people who are homeless, or at risk of homelessness do not necessarily seek assistance from agencies but remain outside of any system that collects data about homelessness. Hence, any count is likely to be an under count.

However, it is possible to provide an estimate of the unduplicated number of homeless people in the county who did seek help from the programs surveyed from March 1989 - February 1990.

These programs were divided into four main groups: Shelters and transitional housing programs, core service agencies, other community-based organizations and county programs. Every program was asked the names of the top three agencies where homeless clients were referred to. This information was analysed within each of the four main program groupings and between each group.

The total number of duplicated individual homeless clients served by all 43 programs surveyed was 21,569.

<u>Program type</u>	<u># of homeless clients</u>
Emergency Shelter & Transitional Housing	2,318
Core Service Agencies	3,076
Other Community-based Organizations	10,766
<u>County programs</u>	<u>5,409</u>
Duplicated Total	21,569

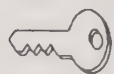
To eliminate most duplication within and between these program groupings, a cumulative analysis was completed for all programs surveyed on where their clients were referred to and from. Only eight of the forty three programs were identified that were reported by other service providers two times or more as a referral source or referral point. A total of 12,904 clients served by these eight programs were then deducted from the unduplicated total.

It is important to note that there was no statistically significant duplication in client services between the different transitional housing programs or between the core service agencies.

The unduplicated total of 8,665 homeless clients is a conservative estimate. If there is any remaining duplication it can be assumed that this would be outweighed by those homeless people who did not seek assistance from programs in the county. The safest and most cautious way to describe the extent of homelessness in San Mateo County is to say that there are anywhere from 7,000 - 9,000 individuals who experience an episode of homelessness in San Mateo County during a 12 month period.

CHARACTERISTICS OF HOMELESS PEOPLE SERVED

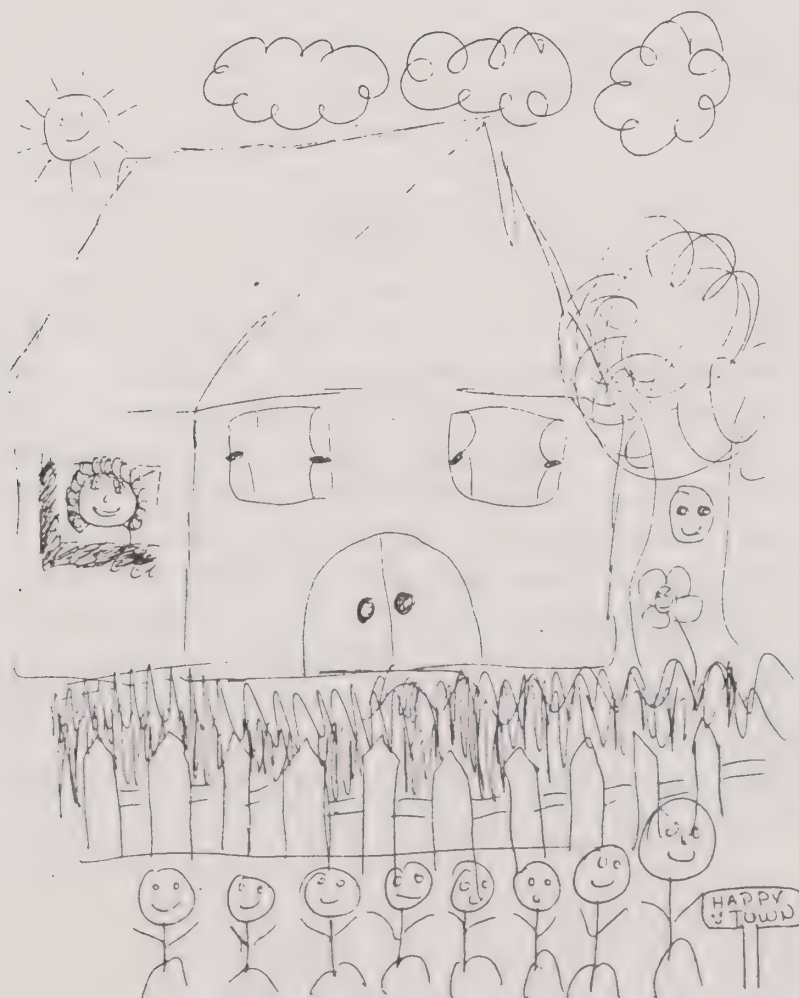
Family Status



Finding: *Service providers report that 37% of homeless clients are families with children.*

Single women, no children	13%
Single women, with children	26%
Single men, no children	44%
Single men, with children	2%
Couple, no children	3%
Couple, with children	9%
Teenagers, alone	<u>3%</u>
Total	100%

A picture of what "home" means to one homeless child in San Mateo County.



Age



Finding: *Of the unduplicated total of homeless people seeking services, service providers report that 59% are adults and 41% or 3,552 are children.*

Under 1 year	4%
1-4 years	15%
5-9 years	11%
10-14 years	6%
15-19 years	7%
20-34	33%
35-54	21%
55-64	2%
Over 65 years	1%
Total	100%

The majority of homeless adults (54%), are between the ages of 20 and 54 years. The low representation of homeless senior citizens should not be interpreted as if homelessness is not a problem for senior citizens. It is believed that seniors may be spending much of their limited income on housing and have little, or nothing left for food and other basic necessities. An indicator of this can be seen in the recent increase in the use of the Second Harvest Food Bank Senior Brown Bag Program from 473 seniors served in May, 1989 to 1,230 seniors served in July, 1990 and the fact that St. Anthony's Padua Dining Room estimates that about 100 seniors receive free hot meals each day.

The high number of homeless children is an extremely disturbing finding, particularly, the 1,646 who are four years of age or younger. With the exception of the homeless child care program provided by the Child Care Coordinating Council, there is no specific program in the county to serve homeless children. In addition, most shelters and transitional housing programs have very few facilities within their buildings for children.

A high degree of concern was expressed by service providers about the needs of homeless children in the course of this needs assessment. This stemmed from a recognition that they had developed services for families and concentrated heavily on the needs of parents assuming that the childrens' needs would be met also. It is now becoming clear that homeless children have their own needs for security, clothing, food, friends, education and play. Health care, developmental screening checks and dental care are not provided to these children regularly. Frequently, they are uprooted from the schools and friends they know and their toys and clothes are stored while they live in shelters, transitional housing

programs or motels. When asked their views in the children's survey, their answers are tragically revealing:

"In your own home, you may not have so many rules and you're more comfortable

A 13 year old living in a shelter

"I can't make noise, no room of my own, my clothes are stored away"

An 11 year old homeless child

"We don't have enough money to buy food. I wish I had a pet and lots of toys"

A 6 year old living in a transitional housing program

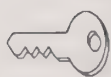
Homeless parents obviously need a great deal of assistance. 54% of them say they need child care and explain that this would give them the time to seek permanent housing and start getting a steady income. Child care providers agreed that there is a need for more accessible and affordable child care for homeless families, particularly, as this could provide the only steady routine and security in the child's life during the time the family are homeless.

Even more disturbing is the fact that many homeless parents have arranged for their children to stay with relatives and friends for unspecified periods of time whilst they try to find a home they can afford. This distribution and separation of family units is a disturbing trend amongst the families served.

"Sometimes desperate homeless parents have to farm their children out to friends and relatives. They can't risk them sleeping outside in the cold and they can't get a bed in the Winter Shelter if their children are with them. It is a terrible choice they have to make."

A service provider of transitional housing for families

Employment



Finding: Service providers report that 60% of homeless clients are unemployed but that a significant 24% are working in full or part-time job.

Employed full-time	14%
Employed part-time	10%
Unemployed	60%
Disabled and unable to work	15%
Retired	1%

It is also significant to note that a higher proportion of shelter and transitional housing clients are employed. 40% of emergency shelter residents and 28% of

transitional housing residents are employed in full or part-time jobs. Frequently, staff of those programs report that clients are working 2 or 3 jobs simultaneously in order to make ends meet and still save money.

Ethnicity

Asian/ Pacific Islander	3%
Black	34%
Caucasian	44%
Latino/a	16%
Native American	1%
Mixed Ethnicity	2%
Total	100%

It is significant to note that Latino/as comprise only 7% of homeless clients served by county programs compared to 15% of shelter/transitional housing clients, 25% of homeless clients served by the core service agencies and 18% of homeless clients served by other community based organizations.

First time homeless



Finding: Service providers reported that 43% of homeless clients are homeless for the first time.

It is significant to note that transitional housing program seem more likely to serve clients who are homeless for the first time. They report that 66% of their clients are first time homeless.

Length of homelessness



Finding: Service providers reported that 96% of all their homeless clients have been homeless for less than one year.

1 week or less	37%
2-4 weeks	18%
1-3 months	25%
4-6 months	12%
7-12 months	4%
One year or more	4%

These findings are consistent across all types of programs. Unfortunately, this information is not collected by county programs.

Residency



Finding: *Service providers report that 84% of homeless clients are residents of San Mateo County.*

Alameda County	1.4%
Contra Costa County	0.5%
Marin County	0.1%
Napa Valley	0.1%
San Francisco County	3.7%
San Mateo County	84.0%
Santa Clara County	2.0%
Solano County	0.1%
Sonoma County	0.4%
Out of Bay Area	4.7%
Out of country	3.0%
Total	100.0%

Service providers were frequently perturbed by the popular belief that homeless people come from elsewhere and are not really San Mateo County residents. Frequently, they explained that homeless clients from the county were long-time residents who had grown up and been to school in the area. Equally, they spent time refuting the idea that homeless people should move elsewhere to areas that had cheaper housing. They explained that they had seen some of their clients try this suggestion only to find that they had returned because unemployment rates were high in these other areas.

The majority of the 4.7% of homeless clients who are from out of the Bay Area are Vietnam Veterans. It is assumed that either their lifestyle is to move from county to county or that they are waiting in this area for a place in the homeless programs run by the Veterans Administration in San Francisco and/or Menlo Park.



Finding: *Of the homeless clients who are San Mateo County residents the greatest number, 38%, are from North County.*

North County	38%
Central County	27%
South County	31%
Coastside	45%

The greatest number of homeless clients are from the cities of San Mateo, 24%, Daly City, 20%, Redwood City, 17% and East Palo Alto, 11%. The low number

of homeless clients reported on the coastside may be caused by the fact that there are no Shelters or transitional housing programs in this area and that many homeless people on the coast are believed to be undocumented and therefore less willing to seek services.

Source of income



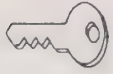
Finding: Service providers report that only 21% of homeless clients receive Aid to Families with Dependent Children and only 18% receive General Assistance.

AFDC	21.0%
No means of support	20.0%
Job/work	19.0%
General Assistance	18.0%
Unemployment Compensation	8.0%
Supplemental Security Income	7.0%
Food Stamps	5.0%
Social Security Disability	3.0%
Family/friends	3.0%
Cash from agencies	3.0%
Veterans benefits	1.0%
Social Security Pension	0.6%
Child Support	0.6%
Handouts/panhandling	0.5%
Alimony	0.4%
Deposits/coin returns	0.3%
Other pension	0.1%
Sale of blood/plasma	0.0%

(Does not equal 100% because may have more than one source of income)

The low percentage of homeless clients who were also recipients of welfare benefits such as GA, AFDC, Supplemental Security Income and Food Stamps indicates a breakdown in the traditional safety net provided by these income maintenance programs. Of equal significance is the low rate, only 1%, of homeless clients who were receiving Veterans Benefits when 8% of clients were reported as being veterans.

Veterans and homelessness



Finding: *Service providers report that 8% of homeless clients are veterans.*

These clients seemed to fall into two categories - those who are waiting for a place in the Homeless Veterans Rehabilitation program at VA Medical Center in Menlo Park or are already being served by this program and those who have lost all trust or belief that services could help them and just seek the most basic emergency assistance.

The Veterans Service Office reported that they received 325 referrals for homeless veterans from Social Services Department in the survey year. They are unable to help the majority of these people. Three major reasons are cited for this. Referral forms are mailed by Social Services offices to the Veterans Services office on the day a homeless veteran applies for General Assistance. If the client does not travel to the Veterans Service office then the staff there have no idea of where they are in order to provide help once the referral form is received a day or two later. This limited coordination between two service providers is coupled with the fact that even if a homeless veteran does seem to qualify for Veteran benefits, s/he usually has to wait two to three months for this decision to be reached by the Veteran's Administration. Frequently, homeless Veterans are unlikely to wait around that long and move on with a reinforcement of their belief that no government entity is really going to help them.

Those Veterans served by the VA Medical Center Homeless Veterans program in Menlo Park, however, are being substantially assisted by a service that seems to be effective for those who receive it. The program serves veterans from all over the bay area and it was not possible to gather statistics on San Mateo County residents only. 85% of the veterans served are described as drug or alcohol abusers and 75% as having a personality disorder. From preliminary data, this intensive program reports a high degree of effectiveness with only 1% return rate to the in-patient program and approximately a 65% abstinence rate after six months past discharge. This data was obtained from a cohort study of patients admitted from October 1988 - June 1989.

The structure and design of this program is worth examining in terms of any future service development for homeless veterans or for single homeless people with substance abuse and mental health problems.

Substance Abuse and Homelessness



Finding: Service providers report that 25% of homeless clients have problems with drug and alcohol abuse.

The dual problems of homelessness and drug and alcohol abuse present a confusing and complex picture for service providers. Essentially, two types of programs have developed - those that are established to serve clients because of their homeless problem and those that are established to serve clients because of their substance abuse problem. The coordination and sharing of expertise between the two types of services is limited when either are confronted with a client who has both problems. Homeless service providers have limited knowledge and expertise in the identification and treatment of substance abuse and drug and alcohol treatment programs are not generally designed to address the problem of homelessness.

The Director of the County's Drug and Alcohol program reports that about 50% of clients served by contracting agencies are homeless. Frequently, the homeless substance abuser may use the treatment program as shelter and not take treatment seriously or, if successful in treatment, will not have safe and affordable housing to move on to and may have to return to living in conditions that can result in the recurrence of substance abuse. The need for increased treatment programs and sober housing is seen as critical to meet these needs. However, it is reported that neighborhood opposition to the establishment of these programs has prevented their development.

Homeless service providers determined that training about how to work with substance abusers was a top priority. They also expressed extreme frustration at being unable to access treatment programs for their homeless clients who wanted and needed them. Often, these clients must wait, with no place to live, for an opening in a residential treatment program which only results in their exposure once again to unsafe street life and drug dealers.

Some steps have already been taken by the County Drug and Alcohol program and the Hunger and Homeless Action Coalition to address the stated training needs of homeless service providers and to increase the coordination and understanding between the two services. Increasing and building on these efforts is essential.

Mental Health and Homelessness



Finding: *Service providers report that 15% of homeless clients have a mental disability.*

The Mental Health Division of the Health Services Department has prioritized the use of its resources to serve the severely mentally ill and has developed the elements of an effective service system to meet the needs of most homeless people with severe mental health problems. There has been a close and collaborative working relationship between the public and non profit programs from the early planning stages of this service development. This has contributed significantly to its effectiveness. This is coupled with staff attitudes and values that are accepting and non-judgmental towards their clients. Frequently, staff see their mental health clients move in and out of homelessness and they attempt to work with them over the long-term to achieve ultimate stability with their housing and mental health problems.

The service consists of a mobile support team which provides crisis intervention and outreach services to the homeless population; the Spring Street shelter which provides emergency shelter and will soon provide a transitional housing program; residential treatment programs and group homes.

The Mental Health - division reports serving 386 homeless clients in the survey year. Of these people, 72% are single. The Spring Street shelter reports serving 190 homeless single clients in the survey year and that 25% of their clients return for services. 80% of their clients have been homeless before. 62% are in receipt of SSI benefits, while 26% have no means of support.

The biggest problem facing the mental health services for homeless people is the increasing number of clients who have both mental health and substance abuse problems. In the absence of model programs elsewhere, the services are working together to find out the best way to address this difficult problem.

The major need stated by mental health service providers who work with the homeless population is for affordable apartments and single room occupancy hotel type housing to enable their clients on fixed low income to retain stable housing.

Due to their limited resources, mental health services have not been developed in any major way to prevent mental illness amongst the homeless population - despite the acknowledgement that homelessness is the cause of severe emotional trauma and stress.

Survivors of Domestic Violence and Homelessness



Finding: *Service providers report that 19% of homeless clients are survivors of domestic violence.*

San Mateo County Battered Women's Services reported serving 309 homeless clients during the survey year and that they were unable to provide services to 60% of the clients who request and need it. 67% of the clients served are women with children and 43% of the clients served are 14 years of age or younger. 54% of homeless clients are homeless for the first time and 69% have only been homeless for three months or less.

It is clear that this service, while helping a significant number of survivors of domestic violence who find themselves homeless, is a service that needs to be expanded to keep pace with the demand. The service also needs to develop an increased capability for longer-term (2 -3 years) transitional housing that can provide the specialized and essential support services needed to help those women overcome their battering experiences and move on to permanent housing. At the moment only 16% - 20% of the clients served are able to move to their own home or apartment. The others, either return to their partner (about 23%) or to other temporary living situations. In addition to more emergency shelter services, there is a need for long term transitional housing to help those women with child care, job training and development, counselling and other support services to rebuild their lives.

Homeless Youth



Finding: *Service providers report that 4% of homeless clients are teenagers alone.*

Although this percentage is low, it is clear that this reflects the fact that there are so few services for homeless youth in the county.

The two main resources for homeless youth who are not in contact with their families is the drop-in center, Community Living Room, and Catholic Worker House, which can provide shelter to four teenagers at any one time. Existing shelters and transitional housing programs will not serve homeless youth.

Community Living Room and Catholic Worker House reported that they provide information and referral services to 300 - 400 youth per year. 89% of homeless youth served by Community Living Room are between the ages 15 and 19. 43%

of their clients are working while 23% have no means of support. 31% of these homeless youth are described as having drug and/or alcohol abuse problems.

It is clear that these services are inadequate to meet the needs of homeless youth in the county. It is hoped that the newly established Daybreak Shelter will go some way to meeting these needs by providing shelter and counselling to homeless teenagers.

FUNDING OF HOMELESS PROGRAMS



Finding: *Service providers report that 66% of their funding for homeless programs comes from the public sector.*

State Government	25%
Individual donations/fundraising	19%
Federal Government	18%
County Government	18%
Foundations	8%
City Government	5%
Other sources	3%
Corporations	3%
Client fees	1%
Total	100%

As we can see, there is no single source of funding that carries the majority of the responsibility for homeless service provision. Although 66% of funding does come from the public sector, service providers reported that extensive red tape and conflicting requirements from different departments within and between levels of government result in an enormous amount of administrative work to access the funds available. This is particularly true with regards to federal funding through the McKinney Act.

Service providers also report a high degree of competition between them for the scarce resources that are available. Currently, there is limited planning, prioritization or coordination by funding sources or service providers to address the homeless problem collectively. Hence, the effective use of resources according to planned service development county-wide is severely limited.

Nowhere, is the competition felt more keenly than during the winter months when the San Mateo Times runs its appeal for funds to operate the Winter Shelter at the National Guard Armory. Any non-profit agency who manages the Winter Shelter is in the unenviable position of trying to fund-raise for its year-round homeless services and also participate in the special Winter Shelter fund-raiser.

It seems logical to suggest that an increased coordination of fund-raising efforts and increased collaboration between funding sources may be a more appropriate and effective approach for getting and using what are obviously limited public and private resources.

SERVICE COORDINATION AND DEVELOPMENT



Finding: *San Mateo County has very few services to prevent homelessness and little if any, service coordination to stop homelessness re-occurring.*

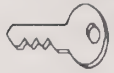
The only homelessness prevention programs of any magnitude in the county are provided by the seven core service agencies through the San Francisco Chronicle's Season of Sharing funds and St. Vincent de Paul. These funds are used to provide rental assistance and to meet critical family needs to prevent homelessness or to get families into housing they can afford. In 1990, \$128,322 was provided. In past years, these funds have been expended by October of each year due to the demand for this type of service. Core service agencies report that for every one family assisted, there are at least three more who are denied services because resources are not available.

Through a \$10,000 grant from Northern California Grantmakers, Catholic Charities provides a rental loan guarantee program to families who are in temporary difficulty with paying the rent. This program is relatively new and has yet to demonstrate its effectiveness. The program requires participants to have income over rent and bills to make guaranteed payments to landlords. This means few families are eligible.

The Sheriff's department report that they handle 35-40 evictions per week. The only program to help people prior to eviction is offered by Legal Aid, if it is determined the eviction will lead to homelessness. However, there are few staff available at Legal Aid to provide this type of legal assistance and little, if any, advertising to tenants at risk of eviction that they can get assistance. The Landlord Tenant Hotline receives about 35 calls per day and a third of these are eviction related. However, staff resources to respond to these calls are extremely limited.

Finally, there is a marked lack of available rental subsidy certificates or vouchers in the County's Housing Authority program to assist low income people in obtaining and retaining affordable housing. With the exception of the small

transitional housing program managed by the Human Investment Project, there is no coordination of the provision of subsidized housing to families and individuals ready to leave transitional housing programs in the county. This means that the majority of these homeless clients are forced to rent apartments at market rates without the subsidy they need to prevent them becoming homeless again at a later date.



Finding: *Service providers report that the lack of a unified case management system for homeless services is one of the most important factors that keep people at risk of remaining homeless and is one of the most important new services that needs to be developed.*

"I'm looking for a workable solution - we have the agencies but I want to see something that works."

An AFDC eligibility worker

Only two programs in the county provide any kind of in-depth case management for homeless clients. Family Crossroads, a transitional housing program managed by shelter Network in Daly City continues to see the families it has served after they find their own housing and assists them with any future problems or difficulties that may cause homelessness to recur.

Catholic Charities, through its Family Resource Center, has recently begun to assist families over a long period of time to ensure that the fundamental problems leading to homelessness, or near homelessness, are thoroughly addressed.

Some agencies also check in with each other over the phone to share information about common clients and pool limited resources to help the family or individual concerned.

On the whole, this does not occur. What is more usual is that homeless clients are referred from one agency to another depending on what emergency resources are available at the time. Service providers themselves express extreme frustration at having to operate in this way and state the reason for this is lack of space and resources to really help homeless people both immediately and over the long-term., Their willingness to try and meet to coordinate service provision has been demonstrated through their participation in educational forums and meetings of the Hunger and Homeless Action Coalition and in the regular meetings held by the core service agencies to work together as a team.

Frequently, during this needs assessment, service providers expressed the need for the development of a unified database about their existing homeless clients

that would help them document the extent of the homeless problem county-wide. 63% of service providers participating in this needs assessment had to spend hours manually tabulating the data that was requested from individual client files.

Equally, the development of a central information database and on-going case management system are seen as critical developments by service providers if they are ever going to really help people get out of homelessness and stay there. This viewpoint was frequently stated by county social services staff at all levels in the department.

"A lot of eligibility workers are doing a lot of clerical work and clients get their check. But homeless clients have no one to guide them, no social worker to help them with parenting skills, managing money and things like that."

An AFDC eligibility worker

Finally, a case management system was seen as essential because it would fix accountability for who is providing what services and when and go on to identify clearly where the service gaps or duplication currently exist.

"People are groping around because there is no policy. We're never doing enough on an organized basis."

A San Mateo County employee

Essentially, service providers are seeking to develop an accountable on-going service system out of a plethora of separate and distinct service responses to the homeless crisis. As one service manager succinctly put it when asked about the homeless services in the county: *"I don't really know who is in charge."*



Finding: The Social Services Department reports serving 2,594 homeless family members through the AFDC temporary and permanent homeless program during the survey year.

The Homeless Assistance Program was implemented in San Mateo County in February, 1988 as mandated by the Hansen vs. Woods court order. It is a special need allowance within the AFDC program. The purpose of this program is to assist eligible AFDC applicants and recipients who are homeless with the cost of temporary shelter as well as with the reasonable costs of securing permanent housing.

Temporary housing payments may be issued to Homeless AFDC applicants and recipients who are homeless with the cost of temporary shelter as well as with the reasonable costs of securing permanent housing.

Those temporary housing payments are generally issued to Homeless AFDC applicants and recipients for a maximum of 28 consecutive days, and may only be granted once in a 12 month period. Families of 4 or fewer members receive \$30 per day for a temporary shelter whether the actual expenses are less, with a maximum payment of \$60 per day for families of 8 or more members.

Permanent housing payments are issued to cover the cost of last month rent and deposits (for example, security and utilities). Clients must present evidence that the permanent housing found does not rent for more than 80% of the Maximum Aid payment for the family. The maximum Permanent Housing Special Need may be up to 2 times 80% of the family's maximum aid payment plus actual cost of utilities deposits.

The expenditure in direct aid (excluding administrative costs) to these families since the program began is:

	Temporary Shelter Case expenditures	Permanent Shelter Case expenditures	Total expenditures
Feb 88 - Mar 89	566,926	347,111	914,037
Apr 89 - Mar 90	455,813	437,932	893,750
Total	1,022,739	785,048	1,807,787

The temporary shelter expenditures are used by families to purchase shelter in motel rooms in the county while they try to find permanent housing they can afford during the 21-28 days allowed.

Currently, this program cannot provide any case management to these families and so they receive little, if any, social work assistance to get out of their homeless situation. In fiscal year, 1989, about 51% of homeless families served did not go on to receive assistance under the permanent shelter program. Without any case management, it is not possible to determine what actually happened to these families. It is alleged by eligibility workers and other social services staff that many families return to live with relatives or friends although this cannot be substantiated accurately from the data available.

The provision of funds for using motels is a highly controversial service amongst service providers. On the one hand, this is viewed as a "necessary evil" to at least provide shelter, on the other hand, it is seen as a useless and expensive stop gap measure that delays the inevitable homelessness occurring. Service providers consistently described conditions in motels used by homeless families as unhealthy, unsafe, ridden with prostitution and the hunting ground of drug dealers. Also, concern was expressed that even this controversial resource was

shrinking. Three of four motels used by families have closed during the last year and even this option is becoming limited.

The fact that large numbers of homeless families on AFDC were unable to locate permanent housing is explained by service providers themselves. It is clear to them that the benefit levels are grossly inadequate to pay for even moderately priced rental housing in San Mateo County unless the family can also receive housing subsidy. Again, the lack of coordination between housing and welfare subsidies targeted at these most vulnerable families was not occurring in the majority of cases.

There does appear to be agreement amongst service providers that the system of funds for shelter in motels is a mistaken approach and it may be possible to examine the feasibility of leveraging some AFDC homeless funds towards providing a healthier more effective transitional housing program for AFDC homeless recipients run by a non-profit organization in the county.

The fact that \$1,807,787 has been spent by Social Services to serve homeless families for a period of two years and that 57% of those funds were spent largely on motels begs the question whether they could have been spent more effectively in the county in a program with pre-imposed standards of sanitation, supervision and support services.



Finding: *The Social Services Department reports serving 2,470 homeless adults in the General Assistance program during the survey year.*

The Department of Social Services is mandated by Section 17000-17409 of the Welfare and Institutions Code to provide financial aid through the General Assistance Program to needy persons when they are not supported by their own means, by relatives or friends; or by a federal or state assistance program; or by a county hospital or correctional facility; or by other public or private sources.

The components included under the General Assistance program are primarily 100% County funded. Major components include the employable, unemployable and Homeless programs. Persons who have made applications for federal SSI and are awaiting decisions on their application receive financial assistance through Interim Aid.

The homeless component of the General Assistance programs started in December 1986 and allows people with no fixed address to receive a General Assistance grant.

The expenditure in direct aid (excluding administrative costs) to those homeless adults since the program began is:

Dec 86 - Mar 87	\$81,002
Apr 87 - Mar 88	\$381,577
Apr 88 - Mar89	\$670,798
Apr 89 - Mar 90	\$810,611
Total	\$1,942,988

No data is collected to determine if these funds assist the recipients in getting out of homelessness and so it is not possible to determine if these funds were used effectively.

Service providers report that General Assistance is unlikely to help most people out of homelessness. The monthly grant is \$341 in the first month and drops to \$200 in subsequent months unless the recipients can verify they spent at least \$99 on housing in the previous month. Essentially, GA recipients are, in effect, penalized for not finding housing within 4 weeks of receiving assistance. In addition, recipients are not allowed to save more than \$50 and still receive General Assistance. In effect, the rules of the program prohibit the capability for saving enough to afford the move in costs of first and last month's rent and security deposit even if such low income housing was available.

Some staff in Social Services report that GA homeless recipients are continually obtaining benefits under the program or are continually applying for aid every few months in any one year. An analysis of the payment schedule to GA homeless and non-homeless recipients during the survey year revealed a different story.

70% of the GA homeless recipients only received assistance for one or two months and did not return to seek assistance during the survey year. Only 2% of the recipients received assistance 7 months or longer and only 12% of homeless recipients returned to get benefits in the non-homeless GA program.

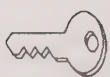
Homeless GA clients are also required to meet the same requirements as apply to the regular GA program clients. If deemed employable, they must attend the County's Vocational Rehabilitation Services to receive assistance in job search and job training. The VRS program does not collect data to determine how many GA homeless applicants successfully obtain employment. They only rely on self reporting by their clients and the employment rate reported was very low.

GA homeless clients do not receive any benefit until they have registered at VRS and staff have verified that they have applied for two or more jobs. This recent new regulation has coincided with a reduction in the GA homeless caseload - the first time this has happened since the program began.

Significantly, an analysis of the 29 reasons people were discontinued from the GA homeless program revealed that 46% of recipients were discontinued from the program. 71% of these people were discontinued for 30, 60 or 90 days (during which time they could not receive benefits) because they were not complying with the requirements of the Vocational Rehabilitation Program. Such a high level of discontinuance has no explanation in terms of verifiable facts. Subjective opinions of service providers ranged from the view that GA homeless recipients do not wish to work, all the way to the view that they are unable to seek or gain work because they have nowhere to shower, or sleep and that many have other disabling conditions such as mental illness or substance abuse.

Unfortunately, this needs assessment could not verify these views one way or another. The fact that nearly \$2 million has been spent in direct aid in this program since its inception would seem to warrant a thorough evaluation, not only of the motivations and needs of recipients, but also the effectiveness and appropriateness of the services being offered.

EMERGENCY SHELTER AND TRANSITIONAL HOUSING PROGRAMS



Finding: *Service providers report that they are unable to provide shelter to 77% of homeless clients when they request this kind of help because of budget limitations or lack of space in existing programs.*

"Every homeless person should have shelter - free shelter - the night they need it."

A shelter provider in San Mateo County

All service providers without exception, reported the inadequate capacity of shelter and transitional housing programs in the county compared to the need. During the survey year, these programs were only able to serve 2,318 homeless people compared to the conservative estimate of 8,665 people who were homeless. This was illustrated during the operation of the Winter shelter where 20 - 50 people had to be turned away each night for lack of space. Waiting lists for spaces in transitional housing programs are standard practice.

Service providers report that the service they would like to see expanded is the provision of transitional housing programs for all types of clients. Specialized programs were described as being essential for jail-released persons, substance abusers, youth, single parent families, disabled people and people with AIDS. Equally, service providers wanted to see transitional housing programs be able to provide services for longer than 60-90 days so that clients can receive substantial assistance and support to ensure that they will not become homeless again.

Service providers also report that one of the most important new services that need to be provided is a year-round 24-hour emergency shelter service that could also provide support services and day time programs for shelter residents. Such services would include storage for belongings, shower, laundry facilities, phone and mail service as well as job training and job search, substance abuse and mental health counseling, self-help and self-advocacy groups and assistance in obtaining welfare benefits. Many service providers feel that until this service is provided with coordinated program support the homeless problem can never be adequately addressed in San Mateo County.

LOW INCOME HOUSING



Finding: *Service providers report the lack of low income housing was the single greatest cause of homelessness and the development of low-income housing was the service they most wanted to see expanded or newly developed.*

It is difficult to adequately describe the intensity and unanimity of service providers in their views about the need for low-income and subsidized housing in San Mateo County service providers consistently report that the homeless problem could be largely solved if there was an adequate supply of low-income housing. Frequently, they express the frustration of helping families and individuals either avoid or get out of homelessness only to know that they will be returning for help when their limited reserves of savings are depleted with the

next rent or utility bill increase or family emergency.

"Essentially, the homeless problem is simply that people just don't have enough income to pay for housing in this county."

Staff person of a core service agency

Service providers report that often they cannot provide rental assistance or rental loan program services to their clients because these clients already have budget problems resulting in a monthly deficit, indicating that even if they are given temporary relief they will revert to the same budget difficulties when this relief is exhausted. The greatest reason given for these budget deficits was the extremely high percentage (60-80%) of family income spent to meet housing costs.

One service provider summarizes the views and feelings of many staff working with the homeless.

"All we can offer are band-aids when what is really needed is major surgery. The fact that we even say we can help homeless people is untrue. All we do is offer false promises but no real stable, lasting solutions. I just don't see how we can develop affordable housing here. Most people will fight against it because they're worried about preserving their own property values. I just wish they would worry as much about the families I work with. I guess those days of communities taking care of their own are long gone."

BUSINESS COMMUNITY SURVEY

This section of the report provides an understanding of the views of the business community about homelessness and the lack of affordable housing as problems, to what extent they have affected business, and to what extent business is willing work with government and civic groups to help alleviate the problems.

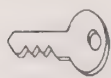
The Harvard Business School Community Partners engagement team assisted the Coalition in defining the business community's attitudes towards the problems of homelessness and the lack of affordable housing. The methodology chosen was a survey of the San Mateo County business community. The survey focused on three key issues:

- * Business community perception of the problems of homelessness and the lack of affordable housing in San Mateo County
- * The effect of these problems on business
- * The extent to which business is willing to participate in programs to reduce homelessness and/or provide affordable housing in San Mateo County

The Community partners in conjunction with the Coalition surveyed 51 businesses in San Mateo County between June 1 and June 15, 1990. These businesses were picked at random from a representative sample of the approximately 4500 businesses in the County with greater than 10 employees.

ATTITUDES TOWARDS HOMELESSNESS

The first section of the survey probed the attitudes and perceptions of business decision makers about homelessness in the County.



Finding: *In general most business leaders were unaware that homelessness was a problem in San Mateo County.*

To the question, "Please briefly describe the extent to which you think homelessness is a problem in San Mateo County," about 30% felt that the problem was "minimal," 10% responded that they didn't know if it was a problem, and 10% said that they didn't know because they did not live in San Mateo County.



Finding: *Drugs/alcohol were viewed as the most important cause of homelessness followed by mental health problems and high housing costs.*



Finding: *On average, those surveyed felt that about two-thirds of the homeless were adults - men, women, and the elderly. They felt that the remaining one third were split between teenagers and children.*

LABOR MARKET IN SAN MATEO COUNTY

Next, business decision makers were asked about the labor market in the County in order to test the hypothesis that lack of affordable housing has an impact on their labor pool and, therefore, their business.

Employers felt that unaffordable and/or distant housing did have an impact on their labor pool.



Finding: *One quarter of those surveyed have considered moving jobs or operations from San Mateo County. About two thirds of these businesses stated that the major reason for moving would be that employee housing costs would be lower in other areas.*



Finding: *6 out of 10 employers have a hard time finding qualified labor at wages they are accustomed to paying. 40% of the respondents also had operations outside the County and of those, nearly half pay higher wages in San Mateo County.*



Finding: *About one fifth of employers believed that a significant number of their employees lost productivity due to distant housing.*

IMPACT OF HOMELESSNESS ON BUSINESS

The purpose of this section was to find out if businesses thought that homelessness had an impact on their business.

In general, business decision makers felt that homelessness had no noticeable impact on their business.

Three quarters responded that homelessness had no noticeable impact.

A small, but significant portion, (one quarter) felt that homelessness had a negative impact on their business. No respondent perceived a positive impact on their business. They said:

"We are located in a place where there are no homeless people."

"We are in an industrial area so it doesn't have a direct effect on our operation."

"We don't see it, but there are areas not far away."

"Only the impact on us as human beings, not our business."

"Two chronic homeless people near our workplace go berserk."

"Finding a home for a new employee is impossible."

"They live in the garbage dumpster. They are derelicts, mentally disturbed."

"Negative impact on the applicant pool for jobs. Homeless hang out in the building."

"People have to have an address to be on our plan."

Only one in ten businesses are aware of actually employing any homeless or previously homeless people. Few of these made any special provisions for the homeless people they did employ.

CURRENT OR PAST EFFORTS TO HELP WITH AFFORDABLE HOUSING OR HOMELESSNESS

In this section we explored the degree to which business leaders felt that in the private sector should be involved in affordable housing, and how they should be involved.



Finding: Nearly half of business decision makers felt that the private sector should be involved in finding solutions to the problems of affordable housing and homelessness in San Mateo County.

"It's everyone's responsibility to take care of their fellow man."

"All parts of the community should be involved."

"It would be nice, but I don't know how."

"The private sector should bear a certain amount of the cost."

"It takes more than government to get the job done."

"Government should do it. We pay taxes."

Put pressure on politicians. We pay taxes."

"It should be people who have expertise in the area."

"(Business) should be involved, but in reality they won't be involved."

Popular suggestions for private sector involvement included building more shelters, using unoccupied business buildings, donating money to charities directed at solving the problems, helping out with fundraising, and hiring the homeless.

Approximately on fifth of firms have donated money to help the homeless in the past two years. Of those, half have donated more than \$1,000.

WILLINGNESS TO PARTICIPATE IN SOLVING THE PROBLEM

Finally, the survey asked if business would be willing to participate in the future in programs that assist the homeless or help develop affordable housing.



Finding: In general, business decision makers felt that they would be willing to participate. Approximately three quarters stated that they would be willing to help.

"Conduct fundraisers, research and participate in task forces."

"We need to tell people how many homeless there are in San Mateo and get involved in a Bay Area wide effort."

"Go to the corporate level where you can a meaningful gift."

Some felt that their involvement was not warranted.

"Won't commit corporate funds unless I can see a definite benefit."

"No gifts. handouts cause trouble. Low cost housing creates slums."

Many suggested involvement as individuals, rather than as a business.

"I would help as an individual rather than as a company."

"Attend city council meetings and contact businesses to use unused buildings."

In conclusion, businesses need to be educated about the problem. They are unaware that homelessness is a problem. They think that homelessness is caused mainly by drugs and alcohol.

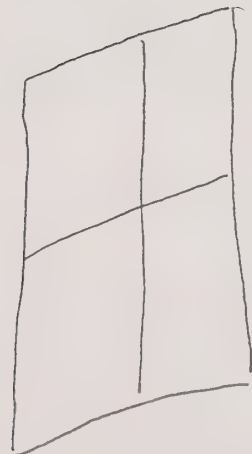
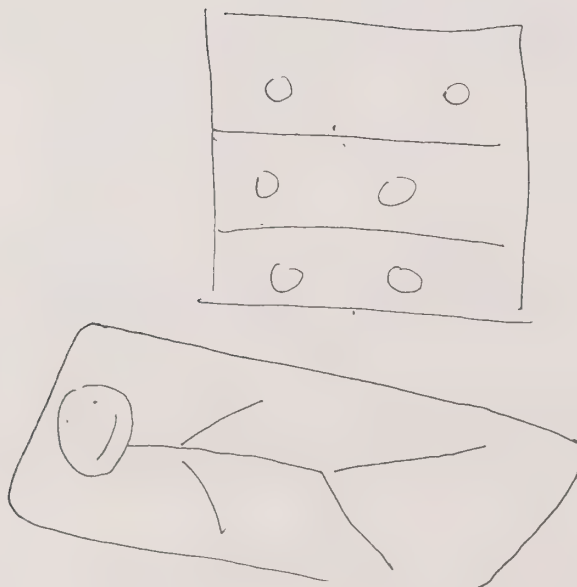
While, firms don't see any impact of homelessness on their business, they definitely see an impact of the lack of affordable housing. Many are thinking of leaving the County and this is partially because of lack of affordable housing for their employees. Consequently any approach to the business community would be better to focus on the affordable housing issue rather than the homelessness issue.

On another level, even given no impact on their business, leaders seem willing to help in trying to solve the homeless problem.

METHODOLOGY

A picture of what "home" means to one homeless child in San Mateo County.

Own Room



BACKGROUND TO THIS STUDY

A major objective of the Hunger and Homeless Action Coalition of San Mateo County was to complete a comprehensive, county-wide needs assessment on homelessness during its first year of operation. Coalition members recognized that information concerning the extent and nature of the County's homeless problem was totally inadequate and fragmented. They realized that without adequate information it would not be possible to achieve recognition of the problem, let alone develop comprehensive policies and potential solutions.

Compared to other counties in the Bay Area, San Mateo was relatively late in undertaking this needs assessment. However, there were two major advantages to this. First, it was possible to meet with the other counties who had completed this process and learn from their experiences. Secondly, enough time had elapsed for the development of a strong unified Coalition. Most of the homeless service providers were actively participating in Coalition activities. This meant that they, and their homeless clients, could be involved more easily and extensively in the needs assessment process.

Unlike some bay area counties, it was also possible to involve the major county departments who had been impacted by the homeless problem in the county. Through the leadership of the County Board of Supervisors, a County Liaison Committee on homelessness was established to guide the needs assessment process. The committee was composed of the senior officers and staff of the Coalition, representatives from Supervisor Nolan's office, the County managers office and the Director and relevant staff of the following County departments:

- Community Services
- Environmental Management
- Health Services
- Social Services

This initiative resulted in improved access to County department information about homelessness and increased the capacity of Coalition staff to gather more comprehensive data about the problem. In addition, the Board of Supervisors approved a contract between the Coalition staff and the County's Social Services Department to enable Coalition staff to access client records while still being bound by the rules of confidentiality.

REVIEW OF AVAILABLE INFORMATION

From July - December 1989, the Coalition undertook an extensive review of the expanding literature about homelessness at the international, national, state, regional and county levels. This provided a broad and well-informed framework and context for assessing the needs of homeless people in San Mateo County.

In December 1989, a preliminary report was prepared for the Coalition's Strategic Planning Committee that summarized the available information about homelessness in the county. The information provided estimates of the number of homeless people in the county, identified 16 possible causes of homelessness, listed 21 possible characteristics of homeless people and found at least 60 public and non-profit programs that were serving homeless people in some way in San Mateo County. A summary of available indicators of need of the homeless population was also obtained from those programs that kept information such as, the Winter Shelter, the core service agencies, some of the drug and alcohol treatment programs, the Second Harvest Food Bank and the County's Social Services and Community Services Departments. Finally, data was also summarized from two county reports that had attempted previously to gather information about homelessness, the survey on the homeless undertaken by the County's Community Services Department in July 1986 and the San Mateo County Second Annual Comprehensive Homeless Assistance Plan (Feb, 1989) completed by the Housing and Community Development Division of the County's Environmental Management Department.

PLANNING THE NEEDS ASSESSMENT

From January to March 1990 the Coalition's Strategic Planning Committee took responsibility for planning and designing the needs assessment. Outside pro-bono assistance was sought and provided by a consulting firm, Harder and Kibbe, and by the regional support center for homelessness policy and programs, Homebase. Both of these organizations had extensive experience of helping other bay area counties with their needs assessments on homelessness. Additional advice was gathered from staff in Alameda, Santa Clara and Sonoma Counties. These consultations resulted in a number of informed decisions which shaped the focus and process of the San Mateo County needs assessment. Below is a summary of the main decisions that emerged in these planning discussions.

- * An agreed definition of homelessness had to be developed and approved by all Coalition members to avoid confusion and misunderstanding about whose needs were being assessed.

- * Homeless people (including children) had to be included in the needs assessment for the process to have any meaning at all. Access to homeless people had to be both within agency services as well as in locations where homeless people could be found who were not necessarily receiving services. e.g. streets, parks, beaches, etc.
- * As many service providers as possible, both public and private had to be encouraged to participate in order to obtain as wide-ranging and comprehensive a picture as possible of current services.
- * The private sector (specifically the business community) had to be involved so that the potential for finding solutions may not rest solely with government and the public sector.
- * The data gathered would provide a "snapshot" of the homeless problem at one point in time as there were insufficient resources to undertake any longitudinal study. However, it is anticipated that the study of homeless families and youth in San Mateo and Santa Clara Counties now starting at Stanford University, will provide this longer term perspective on the problem.

NEEDS ASSESSMENT DESIGN

Definition of homelessness

Below is the definition of homelessness that was agreed to and adopted by all the Coalition members.

- 1) The Hunger and Homeless Action Coalition of San Mateo County identifies homeless people as all individuals and families who are actually without housing of their own and perceive themselves to be homeless.

This includes:

- a) People who may be living on the street, in a car, tent, garage or any public or private place not designed for or ordinarily used as a regular living accommodation for human beings.
- b) People who are housed on a temporary basis in a shelter, hotel or motel because they have nowhere else to live.

- c) People living in an accommodation with friends or others that is understood by both parties as a last resort.
 - d) People being released from or leaving hospitals, jails, residential programs or emergency shelters with nowhere to go.
 - e) People in an unstable and/or unsafe living situation and needing to leave.
- 2) The Hunger and Homeless Action Coalition of San Mateo County identifies people at immediate risk of being homeless as people with insufficient resources to maintain current housing if they lose one months income due to illness, loss of benefits, unemployment, underemployment etc.

It is important to note that the definition is broader and encompasses more people than it was possible to gather data on in the needs assessment itself.

Data Gathering

It was agreed that there would be four major components to the needs assessment in San Mateo County:

- * A study of homeless people themselves
- * A study of public and private agencies that provide services to homeless people.
- * A survey of the business community
- * An analysis of affordable housing

It was agreed that data would be gathered in four ways:

- * Through completion of surveys
- * Through in-depth personal interviews
- * Through analysis of relevant reports and literature
- * Through educational and information gathering forums

SURVEY OF HOMELESS PEOPLE

Objective

The aim of this survey was to get demographic profiles, special needs and information on services received as well as those services needed from homeless people themselves. A random sample was taken of the homeless population in San Mateo County that included those people who were receiving services of some kind and also those who were not receiving any services at all. The sample size was based on a conservative estimate, provided by Homebase in 1988, of prevalent rate projections of 6,000 homeless people in San Mateo County.

How it was undertaken

A survey instrument used previously by Harder and Kibbe in a survey of homeless people in San Francisco, was reviewed and changes were made to adapt the relevance of the survey instrument to San Mateo County. Additional open-ended questions were added to gain views from homeless people about their experiences of homelessness and services in the county.

The survey instrument was pre-tested by interviewing ten homeless people, five of whom were living at the Winter Shelter at the National Guard Armory and five of whom stated they were living on the streets. Subsequent minor alterations to the questionnaire were made to help accuracy and ease of its administration. (A copy of the survey instrument is available upon request).

Twenty-five sites were identified where homeless people would be interviewed. These included street or outside locations where homeless people were known to be, as well as within different programs. The various sites where interviews took place are listed below and were gathered from the local census bureau, Coalition members and homeless or formerly homeless people themselves.

Sites

Winter Armory Shelter
Family Crossroads Transitional Housing Program
Turning Point Transitional Housing Program
Redwood City Family Living Center
Menlo Park Family Living Center
Battered Women's Shelter
Harriet Tubman Empowerment Home
Various motels throughout the county

Various street locations throughout the county
 East Palo Alto Social Services Office
 Redwood City Social Services Office
 North County Social Services Office
 Human Investment Project Transitional Housing Program
 St. Vincent de Paul Society
 Fair Oaks Community Center
 Urban Ministry
 St. Anthony's Padua Dining Room
 Spring Street Shelter
 Sandwiches on Sunday - Catholic Worker House
 Coastside Opportunity Center
 Samaritan Family Kitchens
 Streets around the Veterans Administration Hospital in Menlo Park
 Cassia House
 Community Living Room

Fourteen volunteers were recruited from the Coalition membership, the Second Harvest Food Bank, the Volunteer Center and SHAC (Stanford Housing Action Coalition). Volunteer training took place on March 1st, 1990 with a follow-up support group meeting on March 8th, 1990. Volunteers were instructed to approach people individually at the sites listed, explain the purpose of the survey and ask the person if they considered themselves to be homeless. If the response was positive the volunteer was instructed to complete the interview. If the response was negative the volunteer was instructed to terminate the interview. 380 questionnaires were distributed to the volunteers and the survey was administered from March 5th - April 6th, 1990. An unduplicated total of 324 questionnaires were completed and returned.

In addition to these surveys, ten in-depth interviews were completed by the Coalition Director with three families, two couples and five single people who were homeless. The purpose of these interviews was to gain a clearer understanding of their experience of homelessness, why it had occurred and what existing services had done to help them.

Finally, a "soft" survey was also undertaken of homeless children in the county aged 6-13 years. The aim here was to get some sense of how homelessness impacted them. The Coalition's Children Committee reviewed a survey instrument used by Sonoma County to interview homeless children there and adapted this slightly for local use. (A copy of the survey instrument is available upon request).

The survey was distributed widely to schools and agencies that were known to

have contact with homeless children and were administered by agency staff who knew the children well.

Although the number of responses are small (30 completed surveys), direct quotes from the children themselves as well as their pictures of what home meant to them have been interspersed throughout this report so that the views of homeless children are also represented.

SURVEY OF SERVICE PROVIDER AGENCIES

Objective

The aim of this survey was to obtain as much information as possible about the services being provided to homeless people in the county and about the numbers and characteristics of homeless people receiving these services.

How It Was Undertaken

An inventory of all services to homeless people in the county was developed from computer print-outs from the Community Information Project, the listings of emergency food providers collected by the Second Harvest Food Bank and from the professional knowledge of Coalition members themselves. At least 80 public and private programs were identified that provided varying levels of service to homeless people. These services ranged from the provision of a sandwich lunch on Sundays at a local church, to treatment in the emergency rooms of local hospitals, to lodging vouchers provided by local city police departments, all the way to shelter and transitional housing programs.

Due to the inconsistencies of homeless client data collection in these agencies, the Coalition's Strategic Planning Committee decided to limit the administration of the survey to those private non-profit agencies that were known to collect client and service information and were providers of housing, shelter and rental assistance. This effectively eliminated those agencies who provided emergency food only. It was also decided to survey all of the county programs that served homeless people regardless of the type of service they delivered because it was assumed that these programs would be in contact with a large proportion of the homeless population.

From January to March, 1990, the Strategic Planning Committee designed a questionnaire that requested detailed information about homeless clients and services provided during a one year period - from March 1st 1989 - February 28 1990. For those programs who would have to obtain this information manually by searching each individual homeless client's file a check sheet with instructions was designed to ease this arduous task. The questionnaire was tested with two agencies and minor adjustments were made accordingly.

In April, an ad-hoc survey administration task force was established comprised of Coalition staff, a public policy student from U.C. Berkeley and two members of the Coalition's Executive Committee who were not direct service providers themselves. The task force agreed to ask 49 programs to participate in the

survey. These programs were:

Harriet Tubman Empowerment Home
 Emergency Housing Consortium- Menlo Park
 Emergency housing Consortium - Redwood City
 Winter Armory
 Turning Point
 Family Crossroads
 Spring Street Shelter
 Catholic Worker House
 H.I.P. Transitional Housing Program
 Battered Women's Shelter
 VA Homeless Program
 Samaritan House
 N. Peninsula Neighborhood Services
 Daly City Community Service Center
 Bayshore Community Resource Center
 Coastside Opportunity Center
 Pacifica Resource Center
 Fair Oaks Community Center
 Community Action Agency
 HIP- Shared Housing
 Social Services Department
 Aid to Families with Dependent Children
 General Assistance
 Social Security Administration
 Employment Development Department
 Community Services Department
 Veterans Services
 Private Industry Council

Catholic Charities -Families in Transition
 Catholic Charities -Family Resource Center
 Child Care Coordinating Council-
 Homeless Program
 Salvation Army
 Community Living Room
 St. Vincent de Paul - San Mateo/
 SSF
 St. Vincent de Paul - Redwood City
 Mateo Lodge
 Service League
 Legal Aid Society
 Call Primrose
 Ellipse
 EPA Community Law Center
 Social Security Insurance
 St. Anthony's Padua Dining Room
 Samaritan Family Kitchen
 Released on your own Recognizance
 Program
 Department of Health Services
 Drug and Alcohol
 County General Hospital
 Long Term Care
 Public Health
 Vocational Rehabilitation Services
 Mental Health

The task force then sent out a letter and data collection check sheets to all of the private non-profit programs on the list requesting their participation in the survey and asking them to collect information on unduplicated homeless clients served by their program from March 1, 1989 to February 28 1990. Each member of the task force then volunteered to act as the liaison person to a designated number of these programs and complete the survey returns with them through personal interviews with the agency director and/or his/her designee.

Through the County Liaison Committee, the county programs were surveyed with the same questionnaires and personal interviews were conducted with the relevant Division and/or program Director. In the case of the Social Services department further in-depth analysis was undertaken on the General Assistance program. Print-outs of every individual payment schedule for all GA recipients during the survey year were provided. Information was gathered on the number of homeless payments made and how frequently recipients switched between homeless and non-homeless payments. In addition, an analysis was made of the reasons for denials and discontinuances of GA benefit for the 12 month period surveyed.

The service provider survey was administered during April and May and 43 questionnaires were returned for analysis. Six programs were not able to participate in the survey because they did not maintain detailed data on homeless clients. These were:

Social Security Administration	Employment Development Department
EPA Community Law Center	EPA Aids Project
St. Anthony's Padua Dining Room	Samaritan Family Kitchens

At the end of May further clarifying questions were asked of survey respondent to ensure the data they had provided was accurate and clearly understood.

In addition to the administration of this survey, additional information was gathered from service providers through three educational forums. These forums were organized by the Coalition for the staff of county and non-profit programs serving the homeless. The first forum concerned the provision of lodging vouchers to homeless people and the appropriateness of this service. The forum was held in November, 1989 and information and viewpoints on this part of the homeless services was gathered. The other two forums were provided for line staff of the County Social Services homeless programs and private non-profit agencies in the county. These forums attempted to examine the positive and negative aspects of providing services to homeless people and the ability of agencies to work together and better understand each others policies, procedures and constraints. All three forums were professionally facilitated and recorded.

Lastly, numerous informal discussions took place with Agency directors and staff in the course of this needs assessment. These dialogues have informed the writing of this report.

SURVEY OF THE BUSINESS COMMUNITY

Objective

The aim of this survey was to determine the impact of homelessness and affordable housing issues on businesses in San Mateo County and to ascertain the knowledge of those businesses about these issues.

How it was undertaken

It was possible to undertake this survey because of the assistance provided by the Harvard Graduate Volunteer Program called Community Partners. Four

volunteers from this program designed the survey instrument and analysed the results.

An attempt was made to get a representative sample in San Mateo County. Businesses in the County were divided into eleven cells based on data available from Dun & Bradstreet reports. These cells were based on number of employees and stated SIC code classification. The business broke out as follows:

SIC Codes	Number of Employees		
	10-99	100-999	1000+
Agriculture and Mining	52	7	
Construction, Transportation, Mining and utilities	1114	132	
Wholesale and Retail	1389	129	21
Financial, Insurance, Real Estate and services	1421	160	
Public Sector	16	15	

Of these 4077 companies a random sample was taken from each cell in order to get a list of companies to contact by phone. The phone list sample breaks out as follows:

SIC Codes	Number of Employees		
	10-99	100-999	1000+
Agriculture and Mining	20/52	7/7	
Construction, Transportation, Mining and utilities	50/1114	50/132	
Wholesale and Retail	100/1389	50/129	21
Financial, Insurance, Real Estate and services	50/1421	75/160	
Public Sector	16/16	15/15	

Key: Number in Sample List/Number in Population

All 355 companies on the sample list were sent a letter in advance of the survey which gave a brief explanation of who would be calling, when and why. The letter was signed by Tom Nolan, San Mateo County Board of Supervisors. Phone calls were conducted between June 1st and June 15th, 1990. Each company was called at least once and efforts were made to follow up with respondents who were not available at first calling. Phone calls were conducted by volunteers at the Hunger and Homeless Action Coalition. 51 companies responded to the survey.

ANALYSIS OF AFFORDABLE HOUSING IN SAN MATEO COUNTY

This analysis was completed through an extensive review of the available literature on affordable housing issues in general as well as information specific to San Mateo County.

Specific information was requested from the Planning division and Housing and Community Development Division of the county's Environmental Management Department during the months of April and May 1990 and this was provided whenever it was available.

Interviews were also conducted by the Coalition Director with the Directors of the Environmental Management Department, the Housing and Community Development Division and the Housing Authority. This helped in gaining a better understanding of the availability of affordable housing in the county and the barriers to development.

Assistance was sought from the Public Services Center at Stanford University to recruit public policy students to undertake two projects which would assist in this analysis. The first project involved a survey of the cities in the county to gather information about which of them had Redevelopment Agencies and what these Redevelopment Agencies were doing with regard to the development of affordable housing. Four students were recruited for this project and completed this assignment in June, 1990. The second project concerned an examination of the rate of evictions in the county and the eviction process to determine if there was any possibility of developing an eviction prevention program. Two students were recruited to undertake this project and completed the assignment in June, 1990.

Finally, information was also gathered by Coalition members and staff from eight cities in the County who were in the process of updating their Housing

Elements. This year was the first time that cities and county's were required by law to include information and plans about the homeless problem. This requirement resulted in six cities contacting the Coalition for more information about the homeless problems in their jurisdiction and enabled the Coalition to gain some sense of their understanding of the issue and how they might plan for future solutions in their Housing Element.

LIMITATIONS OF THIS NEEDS ASSESSMENT

Homeless Persons Study

- * The emphasis of the homeless persons survey did not focus on obtaining an unduplicated head count of homeless people in the county. Experiences in other Bay Area counties and elsewhere suggested strongly that this was a goal that was impossible to achieve accurately. Also, the National Census Bureau was undertaking its own special homeless count.
- * This survey was unable to accurately assess the needs of people who were at immediate risk of becoming homeless because they were living in overcrowded or substandard housing as a place of last resort. Again, this was due to resource limitations and difficulty of accessing people in these situations.

324 surveys were completed. There were problems in finding and interviewing people who were not receiving any services. The Stanford students undertook the lion's share of this part of the survey but some other volunteers expressed a hesitancy to approach people in parks or on the street. The Stanford students who undertook this work also expressed personal distress when interviewing people in these street situations because of their sense of powerlessness in being able to assist them.

Lastly, there was likely to be an under representation of homeless people who were Spanish speaking only. Only three of the volunteers spoke Spanish and the Stanford students had access to interpreters to help conduct the surveys.

There is also under representation of homeless people on the Coastside, again, because of the difficulty in finding them on beaches and in parks. This may also be due to the fact that it is believed that homeless people in this area are undocumented and therefore less likely to participate in any survey for fear of their status being revealed.

Service Provider Survey

Homeless programs and services presented a complex picture for survey purposes. There was no uniformity or consistency in their record keeping about the clients they served or the programs they ran. Many programs provided emergency food and clothing to homeless people but kept no records about their clients. Frequently, programs provided services to many people in need, including homeless people but did not keep records that differentiated homeless clients from other clients. For instance, the county jail did not keep records of whether prisoners were homeless. St. Anthony's Padua Dining Room served many homeless and non-homeless people daily but did not keep detailed records about their status.

In programs where information was collected about homeless people, it was difficult to retrieve. Most agencies did not have computer equipment or a centralized client information database. The information could only be retrieved by manually examining case notes and intake sheets in each individual client file. Finally, in the absence of any unified client database either within or between programs serving homeless people it was very difficult to eliminate the duplication of information about homeless clients who would receive services at more than one program or about clients who moved in and out of homelessness. Significantly, these weaknesses and inadequacies of data collection applied to nearly all programs from the smallest non-profit organization to large county departments.

Regrettably, it was not possible to include the following agencies due to lack of time and resources. We believe their input would have been valuable to this survey because they do form an integral part of services to homeless people in this county. They were:

- * City police Departments
- * Libraries
- * Employment Development Department
- * Social Security Administration
- * Veterans Service Center
- * Stanford Hospital
- * Seton Medical Center
- * Agencies contracting with the County Drug and Alcohol Office
- * Agencies contracting with the Private Industry Council
- * School districts and County Office of Education

Survey of the Business Community

The number of businesses who participated in the survey were small, therefore it was not a representative sample. The findings are instead indicators of the knowledge and attitudes about homelessness and affordable housing amongst this segment of the County's population.

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